

THE LUDGATE ILLUSTRATED MAGAZINE

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THE INS AND OUTS.

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DRAMATIC NOTES.

NOTIONS FROM AN EASY CHAIR.

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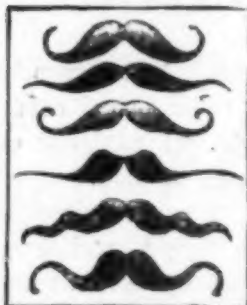
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Mr. Robert Baxter Martin, of 4, Abbey Street, St. Andrews, near Dundee, might give interesting testimony on the point if he cared to. He is a veterinary surgeon, and for many years has studied our pets in health and disease. He knows how to win, first their confidence, then their gratitude.

"In the spring of 1874," he says, "my health began to fail me. I always felt languid and weary, having no energy. My appetite was poor, and what little I ate gave me no strength. After every meal I had pain at my chest and a feeling of tightness around the waist. I had great pain and palpitation at the heart, and used to think I had got heart disease. I got little sleep at night, and was worse tired in the morning than when I went to bed. As time went on I grew weaker and weaker, until I could barely drag one leg before the other. Gradually I lost flesh until I was nothing more than a skeleton, being as thin as a whipping post. For eight long years my sufferings continued, during which time I saw one doctor after another, and tried every medicine I could hear of, but nothing did me any good. In May, 1882, a book was left at my house telling of a medicine called Mother Seigel's Curative Syrup, and I read of a case like mine having been cured by it. I got a bottle from the apothecary at Kirkcaldy, and after I had taken the medicine for three weeks I found an improvement. My appetite was better than it had been for years, and the food I took agreed with me. I continued with the medicine, and gained strength every day, and soon felt as strong as ever. To give an idea

of how much I was reduced, I may mention that during my long and exhausting illness I lost 7 stone 3 lbs. in weight. I can now eat anything and digest any kind of food. I tell every one of the benefit I have derived by Mother Seigel's Curative Syrup, and know many who have found benefit from its use. You have my permission to make what use you like of this statement, and I will answer any inquiries. (Signed) Robert Baxter Martin, veterinary surgeon, 4, Abbey Street, St. Andrews, near Dundee, May 24, 1894."

Here we have a fresh illustration of a truth so frequently insisted upon in this series of articles—namely, the deluding character of indigestion and dyspepsia. If Mr. Martin's heart had really been affected, probably the treatment he received might have benefited him. But it was not affected. The pain and palpitation resulted from two immediate causes—first, the pressure against the heart of the stomach distended by gases, and, second, the disorder of the nerves which actuate or move it—both the gas and the nervous disorder being the outcome of the torpor and fermentation of food in the stomach. And the same of all the other local pains and disturbances he suffered from.

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It sums up as follows: When you feel any sign of illness which you cannot otherwise account for you are safe and reasonable in attributing it to indigestion in some stage of its progress. Shoot in that direction and ninety times in a hundred you will hit the mark. Then save yourself time, money, and suffering by resorting to Mother Seigel's Syrup before another day goes over your head.

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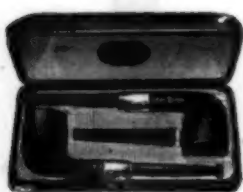
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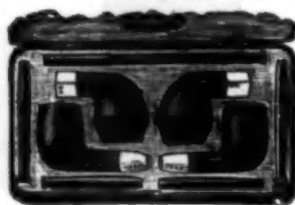
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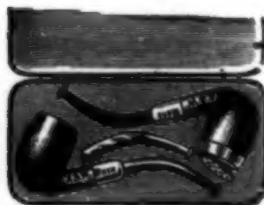
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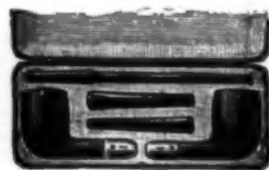
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The Ludgate Illustrated Magazine.

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Volumes I., II., and III. are out of print. Back Numbers of "The Ludgate" can be obtained from the Office, 8½d. each, including postage.

COUPON FOR PHOTOGRAPHIC COMPETITION, MARCH 30th, 1895.

I submit the accompanying Photograph for Competition under the Rules, and declare that it was taken by myself.

Signed.....

For Particulars see Page 560.



For MARCH, 1895.

For Particulars see Page 546.



PEARS

SOAP MAKERS

By Special Appointment
TO HER MAJESTY

The Queen.

Bald Heads.



HOMOCEA

INSTANTLY
TOUCHES
THE SPOT

We have trustworthy evidence that one of the great virtues found in Homocœa, is that it is a preventive of the Hair falling out. Rub thoroughly in every night, and wash the hair every morning with Homocœa Soap, and you will find hair stop coming out, and a new crop coming in.

“March 30th, 1894.

“Dear Sir,—One day, being out of Pomade, I was driven to use your ‘HOMOCEA,’ out of sheer necessity. The sensation was so pleasant that I continued to use it. Judge of my surprise when I found my hair beginning to thicken. I shall now persevere with its use, but I write at once in case you do not know all the virtues and possibilities of your wonderful preparation.—Yours faithfully, “D. D.”

A little HOMOCEA placed in the nostrils checks a Cold in the Head.

All Wholesale Houses stock Homocœa. It can be obtained from Chemists and others at 1/1 1/2 or 2/9 per box, or will be sent by post for 1/3 and 3/- from the Wholesale Agency, 21, Hamilton Square, Birkenhead.

HOOPER, Chemist, 43, KING WILLIAM STREET, LONDON BRIDGE, sells it.

VICTORY

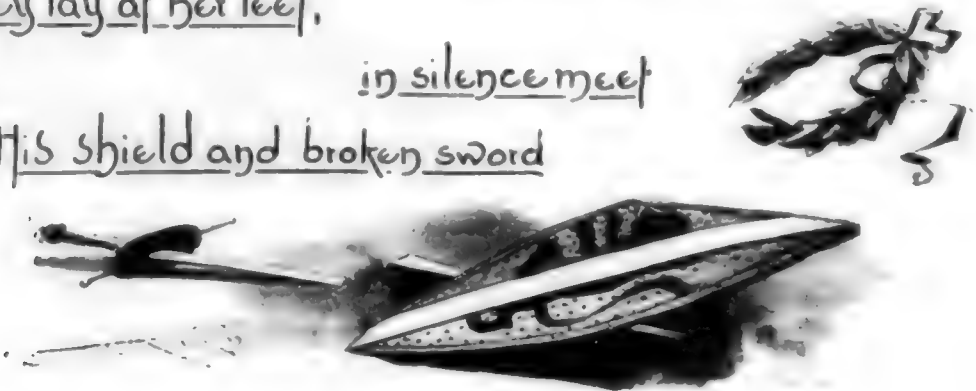


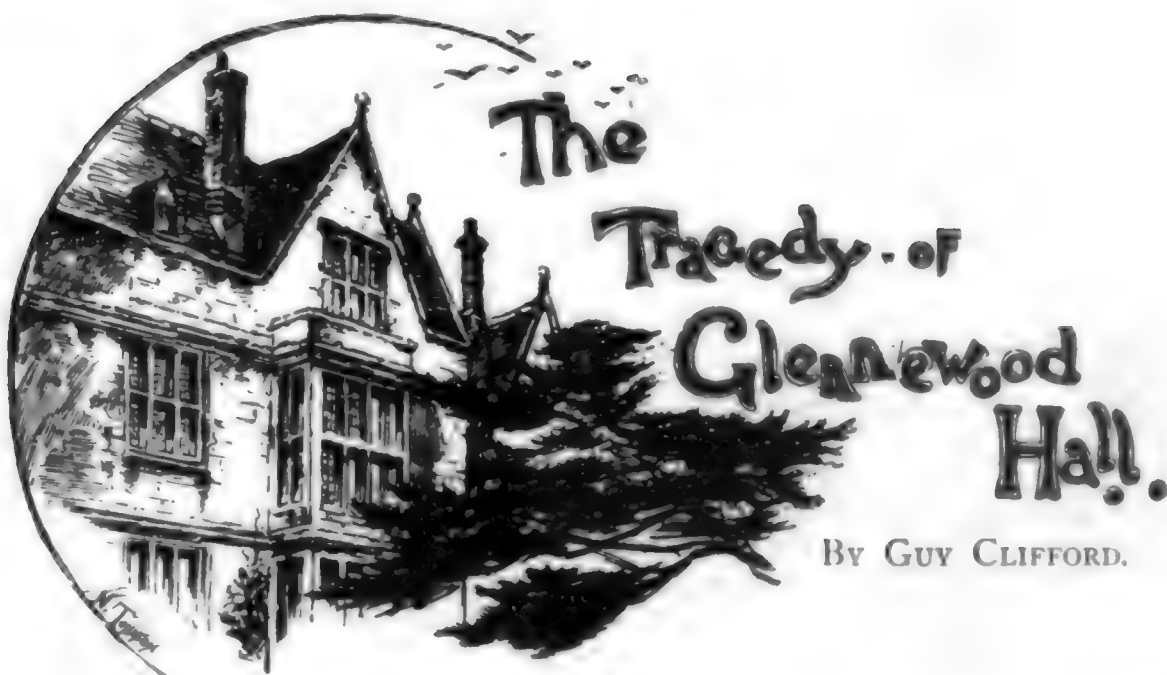
Tis
but a little while, love!
And I'll return to thee
With the victor's name
And the victor's fame
When the foe has bent his
knee

She sits
in the highest turret
And watches the distant gleam
As the warriors come with roll of
Beside the winding stream
drum

She flies to the arched portal
To greet her looked-for lord —
They lay at her feet,

in silence meet
His shield and broken sword





CHAPTER I.

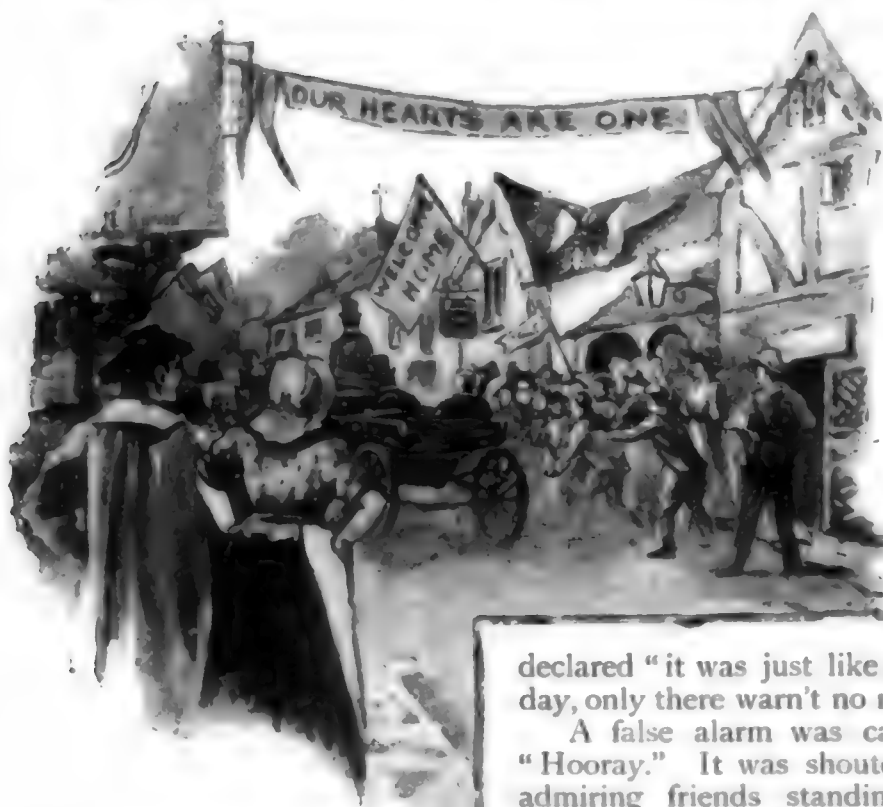
THE HOME-COMING OF SIR EUSTACE.

GLENNEWOOD was *en fête*. The occasion was the home-coming of Sir Eustace Glenne, the lord of the manor and owner of Glennewood Hall. The little village of Glennewood seldom had the opportunity for showing what it could do in the way of merry-making, for beyond the annual fair and harvest home there was little excuse for a general holiday. The present opportunity, therefore, was not to be lost, and the lasses seized the welcome event to don their newest frocks and brightest ribbons to captivate their enamoured swains. The High Street was gay, indeed. From a stout pole protruding from the highest window of the Glennewood Arms floated a gorgeous flag which waved pendant in the warm summer breeze. Its motto, "Welcome Home," in white letters on a scarlet ground, was considered both appropriate and original by the happy folk who paraded up and down the cobbled street admiring the unwonted display of bunting which the village had put forth.

The post-office faced the baker's a few doors farther up the street, and as the daughter of the postmaster was engaged to the son of the baker a happy thought had struck the young lady. It was considered so daring and clever that many consultations of the respective families had been necessary before it was finally approved and put in hand. It had a *double entendre*, as Flo, the bride to be, called it, but her prospective father-in-law put it, "killing two birds with one stone." But his was a soul devoid of poetic instinct. Baking had hardened his crust. The idea was to welcome the coming baronet and at the same time intimate that the two families were united. To this end a rope was run across from the upper windows of both houses from which a light blue banner was suspended with the words "Our hearts are one," sewn on in bright yellow letters.

Other decorations quite paled before these two enumerated, under which, during the earlier hours of the day, little knots of villagers and visitors from neighbouring hamlets stood discussing eagerly the merits of each, and inviting a dislocation of the neck in the attempt to feast their eyes on the floating master-pieces waving overhead.

The object of this jubilation, Sir Eustace, was to arrive at noon at the neigh-



bouring railway station of Southton, distant about half-an-hour's drive from the village, whence the Hall was reached in another five minutes.

As the time drew near for the carriage to appear, the crowd near the centre of the village grew denser and denser. One travelled native who had spent a week in London with a married daughter in one never-to-be-forgotten November

declared "it was just like a Lord Mayor's Show day, only there warn't no rain and no p'licemen."

A false alarm was caused by a stentorian "Hooray." It was shouted by a little knot of admiring friends standing opposite the post-office, as the first floor parlour window was thrown up, disclosing the lovers in close proximity to each other with a background of smiling relatives.

At last a distant shout growing nearer and nearer proclaims the approach of the expected wanderer—and he must have been hard indeed to please if the honest hurrahs given forth with no unstinted breath by his tenants and vassals did not touch him and make his heart beat a few strokes faster. The opportunity was not sufficient to allow more than a passing glimpse of the occupants of the carriage, for there were two, both men—Sir Eustace Glenne and his friend Harry Reynolds. Both were bronzed with exposure to a southern sun, but while Sir Eustace sat unmoved, save by an occasional bow to right and left, his companion gazed about with sparkling eyes and a heightened colour which showed even through his tanned complexion, evidencing the emotion their reception had on him.

As the carriage cleared the village Harry Reynolds turned towards his friend, and with much feeling in his voice said: "This should be a proud moment for you, Glenne."

The other glanced curiously at him, and with a light laugh exclaimed: "You're quite sentimental, Harry. Why the beggars don't mean anything more than they're glad to have someone up at the Hall to spend money and make things lively."

A pained expression passed over Harry Reynolds' happy countenance as he replied: "Why do you pretend to be so cynical, Eustace. Such a welcome is too spontaneous to be entirely mercenary."

As he spoke the carriage drove through the lodge gates, where stood the buxom wife of the head coachman, all smiles and blushes as she curtsied to her master. Behind her, each grasping with a tiny hand a fold of the mother's dress, were two ruddy-faced children with wide-opened eyes staring at the unwonted spectacle.

"Why that's little Kitty—at least she used to be little Kitty when I was last home," exclaimed the Baronet, and as he spoke recollections of his dead mother

flashed through his memory, recalling the days long ago when the orphan Kitty, now a mother, was first brought to the Hall and his warm-hearted mother took her into safe keeping. The stoppage of the carriage roused him from his reverie, and as he entered the home of his ancestors he turned towards Harry Reynolds, and extending his hand grasped his friend's, saying genially: "Welcome to Glennewood, Harry, my boy."

It was a fine old place, a home any Englishman might be proud of. Traces of its early Elizabethan origin were still to be seen, although now almost obliterated by additions and renewals of later dates. The beautiful old lawn in the front of the house was shaded by dark, umbrageous cedars of wonderful dimensions; whilst a grove of mighty elms gave shelter to a colony of rooks which had sojourned in their branches for many generations of Glennes.

All this Harry Reynolds' observant glance took in as he came through the grounds.

On either side of the spacious hall which, in olden times, had served as the eating room of the house, opened out various reception-rooms, the dining-room in the front, panelled in oak, carved and ornamented with forgotten art; at the back the double drawing-room, as it was called, tapestry-lined and ceilings painted with flowers and cupids, leading to a more modern conservatory running half the width of the house.

On the opposite side of the hall were the library and smoking-room, the latter leading from the former, a magnificent billiard-room containing two tables, and in the rear a short passage led to the servants' quarters. The oak staircase, black almost to ebony with age and polish, conducted to numberless bedrooms and boudoirs on the first floor, above which were various bachelor rooms, only used when the house was full of guests.

The land so far as the eye could see, and beyond—north, south, and west—owned the lord of Glennewood for its master.

On the east, and at no mean distance, could be seen, peeping over an intervening wood, the chimney-pots of The Chace, the residence of Mr. John Pendennis.

The two families had been neighbours and friends for generation after generation.

Glennewood truly was a splendid heritage. And the possessor of this vast domain—what manner of man is he?

Sir Eustace Glenne, now in his thirty-second year, had succeeded to the title and estates six years ago. And this was his first visit to the home of his fathers since he had come into the property.

Leaving Eton, he had gone to Cambridge, where, after two years' residence, he was sent down for six months rustication. The rights of the story were variously given, and none of the versions redounded to the young man's credit, for it was thought to be more than an ordinary youthful folly or undergrad's escapade.

The meeting between the old baronet, Sir Rupert Glenne, and young Eustace was held within closed doors, and whatever was the result arrived at, Eustace gave no cause for further trouble for some three or four months. He occupied himself wholly in outdoor pursuits: riding, shooting, and kindred sports.

Then his mother died, and he inherited from her five hundred pounds a year, and shortly after he surprised his father by saying he had fully determined not to return to the University, and that he intended to travel abroad. This was ten years ago, and he had never set foot in England again until this time. Old Sir Rupert only survived his wife eighteen months, and was succeeded by his eldest son, Francis, who was killed in the hunting-field six years ago.

"This is somewhat more comfortable than roughing it in the Bush, Eustace, with a saddle for your pillow and only a horse-cloth between one and the starry heavens."

The speaker was Harry Reynolds. They were in the smoking-room, he perched on the corner of the table lazily swinging one leg backward and forward and glancing out of the opened window, while Sir Eustace reclined in an ancient leather chair of the dimensions of an old watch box.

"More comfortable, perhaps, yes," dreamily replied his friend, "but I'm afraid you'll find it terribly slow. I know I used to. But perhaps times have changed a bit, anyhow we can go back to the starry heavens and the rest of it, as you poetically put it, when civilisation bores us. Poof, how close it is in here, let us have a stroll outside and breathe the open air."

As they walk arm in arm across the velvety lawn it would be difficult to find two finer physical specimens of Anglo-Saxon manhood. They were a perfect match in height, just a shade under six feet. In age Reynolds was a few months his companion's junior, and the hardy life to which they had both been accustomed during the past few years had given their frames that lithe, sinewy appearance only obtainable by constant exercise.

Sir Eustace was dark complexioned, with curly hair as black as the raven's wing save where here and there a grey hair marked the oncoming of age. His face in repose did not invite familiarity, but when he chose to exert himself no one could be more fascinating.

Harry Reynolds on the contrary was auburn-haired, with a sunny, open countenance. Strange dogs leaped up at him for the caress which instinct told them would not be denied. Children invited him to play with them and such invitations were seldom refused.

And yet these two men so opposite in disposition were the firmest of friends, had endured untold hardships together, starved together when food was unobtainable, stood back to back when danger threatened and they had only their own strong arms to rely on, dared each his own life for the other's sake on more than one occasion.



"THIS IS MORE COMFORTABLE THAN THE BUSH, EUSTACE"

CHAPTER II.

DOROTHY PENDENNIS.

MR. JOHN PENDENNIS, the owner of The Chace, which estate adjoined Glennewood, was a widower with an only daughter. Dorothy Pendennis was now nearing her twenty-first birthday, and ever since she had returned from school for good she had been her father's close companion and confidante. Of her mother, she had but the shadowiest remembrance, for she had died when Dorothy was but three or four years old, and the recollection now had faded into the vision of a sweet, gentle figure which had clasped her in her arms the night before she died. So, since her school days, Dorothy had reigned as mistress of The Chace, and never was mistress more beloved by all her household.

Through constant outdoor exercise with her father her complexion had that rich, healthful tint that fresh air alone can give. Her figure was tall and lithe, rounding now into budding womanhood. But her mouth was her most expressive feature, true and tender, full of mirth and dimples when all was well, kind and sympathetic when trouble arose. A mass of nut-brown hair framed her face in a rich aureole, and her dark-grey eyes won one immediately by their steadfast, truthful gaze. Dorothy Pendennis was not a beautiful girl, if the word means only perfection of features, but she was far better, for she was a lovable girl.

Things had not gone well with the owners of The Chace for two or three generations, and acre after acre and farm after farm had been mortgaged to meet the needs of the rest of the estate, and to keep the family afloat.

John Pendennis had manfully striven to avert the calamity which faced him when his father died, but bad luck had seemed to haunt his efforts and all his endeavours to economise and reduce the debts accumulated by his forefathers had so far been almost in vain. Still he struggled bravely on, and now he hoped, at last, to turn that fickle jade fortune to his own side.

For many years The Chace had been noted throughout the length and breadth of England for its racing stud-farm. Here had been bred and reared many a subsequent winner of some of the classic races of the turf. Even the blue riband of the racing world—the Derby—had been carried off by a Chace-bred horse.

Racing had been the downfall of the former owners of The Chace and John Pendennis had hitherto strenuously refused to race any horses of his own, contenting himself with breeding and selling for others to run. But with many misgivings and doubts as to his wisdom for so departing from his strict rule, he had at last succumbed to the prayers and entreaties of his trainer and manager, and so had entered one of his foals for the Imperial Stakes.

The stud-farm, under the able management of Joe Blunt, had for years been the most successful department of The Chace, and it was at his earnest solicitation that Mr. Pendennis had at length departed from his hard and fast custom.

Joe Blunt, of course, knew what opposition he had to encounter when he first broached the matter to his master, but he was so persistent in his endeavours to obtain his wish that at last Mr. Pendennis allowed himself to be persuaded, and so "Sampson" was entered to carry the long dormant colours of the Pendennis's.

"Come and look at him now, sir," was Joe's request at the final interview before he had obtained his master's consent, "he's just going for a trial with 'The Trump' who, as you know, is entered for the Leger and stands second favourite. I've put 20 lbs. extra weight on 'Sampson' and I'll back him to beat 'The Trump' by five lengths, and if he don't then I won't ask you to let me have my way."

"But 'Sampson's' not in strict training, Blunt," remarked Mr. Pendennis, as they made their way towards the large meadow where the trials were run.

"He'll do, sir, he'll do; don't you be afraid," replied Joe, "and if he wins now what'll he do when he's fit and well; why, he's the best horse I've ever had through my hands, and I've had a few good 'uns and know something about the beauties."

Now, what Joe Blunt didn't know about the equine race was not worth knowing, and Mr. Pendennis knew well that on this score he was to be trusted implicitly. Joe's knowledge of horse flesh had been proved to be correct over and over again and those fillies and colts that he had picked out from the many they had bred and sold had always verified his opinions.

As they neared the meadow, the two horses that were to do battle together appeared along the stable path, and the perfect contour and grand symmetry of "Sampson" struck Mr. Pendennis with such force that the blood of his race tingled afresh through his veins at the sight of the grand horse. Had he been pressed to give his consent then and there he would have done so without more ado, but Joe was too engrossed himself to notice his master's excitement.

The preparations for the start were soon completed, and both horses were despatched almost dead level. "The Trump" was quickest away and soon obtained a decided lead. The distance to be run was once round the meadow, practically a mile and a-half, the winning post being the starting point. Mr. Pendennis stood back a hundred yards, where he commanded a close view of the start and finish, and as the meadow was almost level and with no trees or obstacles to interfere, the horses were visible the whole way round. As soon as Joe had started them he ran forward to where Mr. Pendennis was standing and together they watched the race.

When they had covered a furlong or so, "Sampson" appeared to settle down to his work, and with a grand, clean stride held the leader. By the time half the distance was covered the gap between the two horses was sensibly lessened; and now it was a race



"TOGETHER THEY WATCHED THE RACE"

in earnest. "The Trump" recognised that his opponent was a foeman worthy of his prowess, and gallantly held his ground till the last furlong; but it was no good, and foot by foot, yard by yard, "Sampson" drew ahead, finishing, as Joe Blunt said, by seven or eight lengths.

Rushing forward as the winner drew up, the excited trainer patted and caressed his gallant favourite; then turning to meet Mr. Pendennis, exclaimed:

"Did you ever see such a beauty, sir? Now won't you gratify my wish?"

"He's certainly a grand colt," replied his master, "and as you say. I think we'll

give him a chance, Joe; and, anyhow, if he doesn't win, we shall only be worse off by the amount of the entrance fee, and if he wins we shall get thousands for him where now we should only get hundreds."

"You trust me, Mr. Pendennis," enthusiastically broke in the trainer. "I know wot's wot, and in another six months it will want the best horse in England to hold him, much less beat him. See what it will do for us, too, when he wins the Imperial—as win he will. We'll get better prices than ever for all our youngsters. And look at the stakes—ten thousand pounds! Why, it's a fortune, that's what it is; and we'll have it, never you fear, master, and thank'ee kindly for letting me have my way, for I know I asked a big favour and you'd set yourself against racing; but I'd thought and thought about it for weeks and months, as I saw how he was coming on; and I felt it was like throwing our luck away not to give him his chance, the beauty."

"I hope you're right, Joe, and I know you'll do your best to make him win; so I will get back to the house and send off the entry at once in case I change my mind." As Mr. Pendennis said this, he smiled at the honest fellow by his side in contradiction to his remark.

On his way to the house he met his daughter Dorothy, who was accompanied by a young man. They were so absorbed in their mutual conversation that neither of them noticed Mr. Pendennis until he was close up to them. As Dorothy looked up at him he could see her eyes were wet with recent tears, whilst her companion also showed signs of deep emotion.

"Dorothy, my love, what's the matter?" exclaimed her father, with much anxiety.

"Oh, father, Geoffrey has been telling me that he is going away, perhaps for years, and must soon bid us good-bye."

"This is rather a sudden decision, Geoffrey, my boy, is it not?" asked Mr. Pendennis, and as he spoke he put one arm round Dorothy and passed the other through Geoffrey's arm, and so they turned down a shaded walk in the grounds.

Geoffrey Mannering was the son of an old college chum of Mr. Pendennis, and when, after years of struggling, he found the world was too strong for him, and he lay on his death-bed, he sent for his old friend, John Pendennis, and asked for his little son—soon to be an orphan—what he had shunned asking for himself—charity. Needless to say, the request was granted almost before it was put, and the father passed away happy and content at his child's future, and with the warm strong hand of his friend clasped in his poor weak grasp.

Since his father's death Geoffrey had lived at The Chace, except during his school and college days. During childhood Dorothy and he had been as brother and sister and Mr. Pendennis had treated the boy as his own child. As they grew up, however, their affectionate regard for each other had changed in its nature, and although they had not formally plighted their troth to each other, they knew that they were lovers.

Geoffrey was ambitious, and, after leaving college with a degree, he entered for the Bar, and read hard for two years. His castles in the air soon suffered disenchantment when he found hundreds of clever, well-educated men waiting for briefs that never came. He spent his vacations at The Chace, and the sweet solicitude and companionship of Dorothy braced him up each term with fresh determination to conquer in the profession he had set himself, so that he could ask the girl he had loved so long to be his wife.

In reply to Mr. Pendennis's question, Geoffrey straightened his back, and throwing aside the air of dejection which was over him as though, now the die was cast, there was no use in repining, he turned towards the man who had been to him as a father, and said:—

"You remember, three or four months ago, a firm of solicitors in London wrote you for details of my birth, of my poor father's death, and my present life

and prospects, all of which particulars you gave them, and asked in reply for what purpose, or for whom they were desiring the information; to which they answered they were not at liberty to disclose the reason of their enquiries. This morning, by the second post, I received a letter from the same people, enclosing a letter signed 'William Manner-ing,' who calls himself my uncle. I left the letters in my room when I went out to think over them, but their gist was as follows: The one from my uncle is kindly worded, wherein he says he had instructed his solicitors in London to find out the whereabouts of his only brother, who, it appears, was my father; that on hearing he was dead, leaving a son, he now begged me to go out to his place in South Africa and aid him manage his property. He was getting on in years; and, never having married, I was his nearest and—as far as he knew—his only kin. He further informed me that his lawyers would attend to the financial details of my journey. The letter from the lawyers was short and to the point:

'They were instructed to hand me £500 to pay for my passage and a necessary outfit, if I decided to accept my uncle's offer, and they were also empowered to say that I would receive an income of £500 per annum for my services to commence with, and that I would be the sole heir to my uncle's wealth, which'—and this they put in parenthesis—'they knew exceeded a quarter of a million sterling.'

"Well, Geoffrey my boy, I can't see anything in all this for the long face you were showing just now," exclaimed Mr. Pendennis. "I congratulate you laddie, heartily; of course, you feel a bit sad at leaving us and the old country, but it needn't be for long. Why, in my youth, we thought more of a trip to Paris than they think of running out to Cape Town nowadays. You can come home for a month or so in the autumn when their rainy season is on. I'm sure your uncle won't grudge us that short period of your company. I need not say how much we shall miss you Geoffrey, and your loathness to leave us gives me a guilty pleasure, but duty calls my boy, and, having done your duty by us, you must go to your uncle for a time at least. Now I must leave you and Dorothy to arrange the details of your journey, as I have to attend to some business indoors."

Mr. Pendennis guessed how matters stood between Geoffrey and Dorothy, and he wisely considered that, if left to themselves, their mutual comfortings would



"DRAWING HER TOWARDS HIM"

sooner solace their grief at the prospect of parting than anything else, and arrangements for the future being mapped out they would be able to descend to the actualities of the present with more equanimity.

"Father is right, Geoff, as he always is," said Dorothy, when her father had left them, wiping her tear-stained cheeks, and bravely repressing further desire for grief. "I was silly to give way like this; just as if you were never coming back again; why it will hardly be any different to your being away in London, will it?" she continued, with a pathetic little attempt at a smile, which barely fluttered into life ere it died away.

Geoffrey saw the brave effort she made to comfort him and his resolution gave way; all those resolves and heartburnings which he had thought to hide deep in his own breast vanished into thin air.

"Dorothy, my darling, I cannot leave you thus," he exclaimed. "I think, nay, I know, you feel I love you dear. I had thought not to tell you so until I had won a position in the world and could ask you to be my wife. But this offer of my uncle has upset all my plans. From a worldly view I feel I have more prospect of getting on in South Africa than at the Bar; but until I have seen my uncle and ascertained his wishes and desires I cannot offer you a home. Do you love me Dorothy well enough to wait a year or two for me?"

They had been standing close together, face to face. At Geoffrey's first avowal of his love Dorothy's eyes wandered down the distant path, her colour coming and going in swift transient flushes. As Geoffrey asked his question his arm stole round his love's waist, and, drawing her towards him, she laid her face, now wreathed with the light of love, upon his breast.

"You love me, my darling," said Geoffrey.

For answer, she raised her blushing face, and he, stooping, sealed their troth upon her upturned lips.

Strolling down the secluded path they built their Châteaux d'Espagne, and Dorothy vowed to wait her lover's return from the golden clime of Africa, with or without the fortune he hoped to make. The sooner he departed the quicker would this desirable result be secured. And so it was arranged that he should go up to London next day and accept the solicitor's offer in person, and take his passage in the steamer leaving for the Cape the next week.

When the lovers returned to the house Geoffrey sought an interview with Mr. Pendennis, and explained the new order of things.

"I have been expecting it, Geoffrey, my lad, and there is no one I would give my dear girl to sooner than you when I have to part with her. I am only too sorry that necessity compels you to leave us for a time, but, as you know, the estate is so incumbered; and I grieve to say I have been able to save only sufficient to provide a bare subsistence for Dorothy. Should I live, hopes that have only recently been born may allow me to practically free the place from debt; they are but shadowy hopes, however, at present."

So Geoffrey journeyed to London next morning and made all his arrangements for departure, returning to The Chace to spend his last day at his old home.

The sheltered pathway that day was the scene of the final adieus between Dorothy and Geoffrey. The spot was endeared, hallowed to them both, and as Geoffrey kissed his love for the last good-bye she plucked a spray of ivy and, pressing it to her lips, placed it in his hand as a remembrance of the spot where they had loved and parted.

CHAPTER III.

THE SWORD OF DAMOCLES.

WHEN Mr. Pendennis heard of the arrival of Sir Eustace at Glennewood he rode over to greet the son of his old friend Rupert Glenne, after his many years of absence.

The two men, Sir Eustace and Harry Reynolds, were in the stables when he arrived, so dismounting, he led his horse thither. The meeting was cordial on both sides, for time had almost effaced the early peccadilloes of Sir Eustace from the memory of Mr. Pendennis, leaving uppermost his friendship of earlier days. The geniality of Harry Reynolds also pleased the elder man, and when the Baronet invited him to inspect his animals the conversation between the trio became lively and animated.

"Do you still go in for breeding racers?" questioned Sir Eustace, as the former was critically examining a new carriage horse.

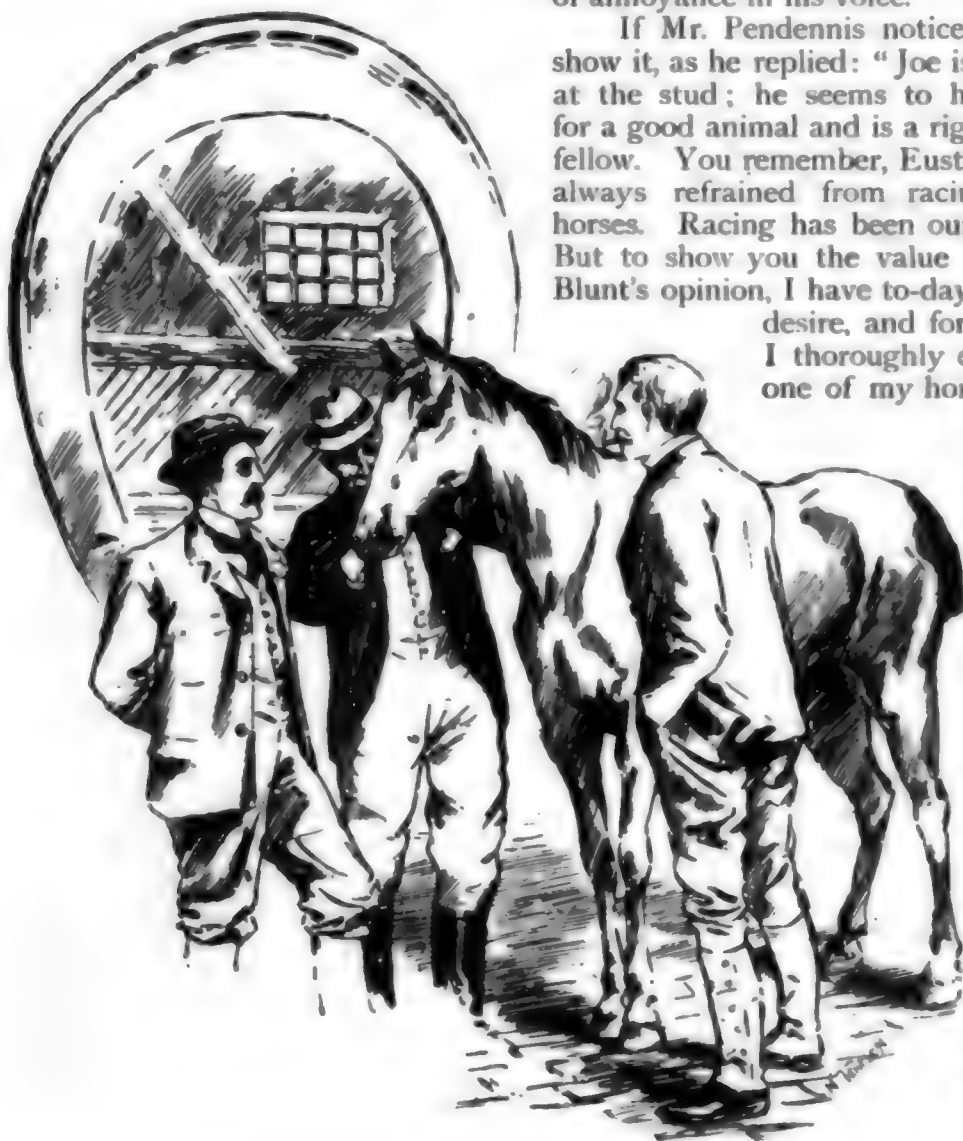
"Yes, and between ourselves it's the most remunerative department of The Chace, thanks to Joe Blunt."

"Is that fellow still with you?" exclaimed the Baronet, with a slight suspicion of annoyance in his voice.

If Mr. Pendennis noticed it he did not show it, as he replied: "Joe is my right hand at the stud; he seems to have an instinct for a good animal and is a right-down honest fellow. You remember, Eustace, that I have always refrained from racing one of my horses. Racing has been our family's curse. But to show you the value I place on Joe Blunt's opinion, I have to-day, at his earnest desire, and for reasons which I thoroughly endorse, entered one of my horses for the Imperial Stakes."

"I wish you every luck, Mr. Pendennis," said Sir Eustace. "It's a plucky thing to do, for you'll meet the best horses of the day, and the winner will be a valuable animal."

As they strolled away from the stables Sir Eustace pressed his visitor to stay to luncheon, but he excused himself, saying he had



"CRITICALLY EXAMINING A NEW HORSE"

promised his daughter to return to The Chace in time for that meal: "But," said Mr. Pendennis, "if you and your friend, Mr. Reynolds, will do me the pleasure of joining us at dinner next Thursday, if you have no other engagement, both Dorothy and I shall be delighted to see you and hear some of your adventures abroad."

The two young men accepted the invitation and promised to arrive in time to have a look at "Sampson" before dinner.

Dorothy exerted herself to do hospitality to her father's guests, and for the first time since Geoffrey's departure she succeeded in throwing aside the somewhat thoughtful mood which had clouded her sunny self. She faintly remembered Eustace Glenne as a tall, thin, dark young man who had occasionally met her in her rambles, but the differences in their ages appeared greater to her then when she was only eleven years of age and he twenty-two.

Sir Eustace and Harry Reynolds drove over in a dog-cart, arriving early, as arranged. As they neared the entrance to The Chace a clatter of hoofs up a side lane attracted their attention, and in a few moments two horses with their riders debouched into the main road just ahead of them.

It was Mr. Pendennis and Dorothy.

If Dorothy appeared charming in her ordinary attire, she was trebly so now, as her well-made habit set off her supple young figure, and loose curls of hair strayed from under her jaunty hat. The exercise had brought back the sparkle to her eyes and the colour to her cheeks, that no wonder her two guests thought they had never seen a lovelier girl in all their far wanderings.

Trotting gaily up to the house her father helped Dorothy to dismount and running lightly up the steps she disappeared with a smiling "*Au revoir* for the present."

The inspection of the gallant "Sampson" failed to attract anything more than faint eulogiums from Sir Eustace and Harry, and it was with evident relief that they retraced their steps towards the house at the suggestion of Mr. Pendennis that it was nearly time for dinner.

Some mischievous elf must have been at Dorothy's elbow when she changed her habit, for she donned a plain white silk frock and with a spray of scarlet geranium and maidenhair at her bosom looked so bewitching that even her father remarked to himself how sweet she was.

There were no other guests that evening, so Sir Eustace had the pleasure of taking his charming young hostess into the dining-room, but the privilege availed him little, for the smallness of the party necessarily precluded any attempt at his monopolising Dorothy's attention.

After this Sir Eustace and Harry were constant visitors at The Chace, and



DOROTHY

were assiduous in their attendance on its fair mistress. They planned walking excursions and informal picnics without end, in which Mr. Pendennis and Dorothy shared. Occasionally the venue was changed, and Sir Eustace entertained his neighbours at Glennewood; and so the intimacy grew and flourished. Mr. Pendennis, with more forethought than most men, had at a very early period taken the opportunity of informing both Sir Eustace and Harry Reynolds of the relationship existing between Dorothy and his ward, Geoffrey Mannering, and, having done so, considered that the evident appreciation of the two men for his daughter's and his own company arose from purely friendly interest. How bitterly his trust was misplaced this short history will show.

Dorothy's letters to Geoffrey were full of the many outings she and her father enjoyed in the company of the owner of Glennewood and his friend, and she delightfully recounted the rejuvenating effects their society was having on her father.

And so the year was wearing to its close. Geoffrey's last letter had cast a dismal cloud over Dorothy's joyous spirits, for he had written that his Uncle William had been suddenly seized with paralysis, and, although he was now out of immediate danger, he was a helpless invalid, and it was impossible for Geoffrey to leave him.

"He sends his best love to you, dearest," wrote Geoffrey, "and desires me to say how grieved he is that his illness should prevent me from coming home to you just at present; but he trusts that he may soon be well enough to part with me, when he will make up for your disappointment by giving me an extra month's holiday. You know, darling," he continued, "as I have before written you, how I esteem and love him, and he bears his calamity so bravely and uncomplainingly that I should feel myself a most ungrateful beggar if I did not do all I can to cheer him under his great affliction."

So Geoffrey's visit home was put off until the next year.

It has been said that the lands of The Chace had been heavily mortgaged by the previous owners and John Pendennis had found it increasingly difficult to meet the interest due year by year, owing to the continuous seasons of bad crops and unremunerative prices. Still, so far, he had managed, greatly through the help of his stud-farm, to keep going and so prevent any of the mortgages from being foreclosed.

The bad seasons had also the double effect of lowering the value of his land and so as each mortgage terminated greater difficulty had been experienced by his solicitor in renewing the loan.

Now it so happened that his lawyer, Mr. Julius Trotman, who resided in the neighbouring town of Southton, was on very friendly terms with the family solicitor to the Glennes, Mr. James Wyllie.

Sir Eustace, when he came into the Baronetcy, had written his lawyer to invest the rents of Glennewood and other monies received in safe mortgages as he should require no remittances sent him beyond what he was already receiving.

Under these instructions Mr. Wyllie had, during the past six years, invested the bulk of the Glennewood revenues in mortgages on The Chace, and when Sir Eustace visited him shortly after his return he found that he held first mortgages over the estate of his neighbour to the value of over twenty thousand pounds.

Mr. Pendennis had referred to the matter once when he was alone with Sir Eustace, remarking that if "Sampson" won the Imperial Stakes he should be able to pay off the bulk of his mortgages, little dreaming that the man he was addressing was even then scheming how he should turn his power to account to gain his own ends. So far Sir Eustace had given Dorothy no cause for considering him other than the friend he appeared to be, but he was as deeply enamoured of her as his selfish, callous nature allowed him to be, and was all the more dangerous in this respect as her feelings towards him were of little moment to him. He had determined to have her for his wife, and before showing his hand, coolly calculated the chances for and against his unscrupulous desire.

His trump card he knew lay in her great love for her father, over whose head hung the sword of Damocles in the form of those mortgages, and he determined the sword should fall if she rejected him.

CHAPTER IV.

SIR EUSTACE PROPOSES.

SIR EUSTACE GLENNE determined to give a ball, to formally announce his presence at the Hall, and having enlisted the presence and assistance of a widowed aunt, he had issued invitations to all the county families within a radius of twenty-five miles. The old Hall was a blaze of light and beauty, and the fairest of all the fair women there assembled was Dorothy Pendennis.

As host, Sir Eustace claimed from her the first dance, and together they opened the ball. When he felt her in his arms his



"TELL ME EVERYTHING."

smouldering passion surged through his veins like molten metal, and he determined, if opportunity served, to put his fortune to the touch that night. His duties prevented him for several hours from exchanging more than a few passing

words with Dorothy, and it was not till long after supper that the long-looked-for chance presented itself. The mellowing results of the supper-table were exciting their hospitable influences on his guests, and his duty of host was at last rendered nugatory. As he glanced around the well-filled rooms seeking the dainty figure he had marked for his own, he at last found her half-hidden behind a cluster of palms and ferns. Making his way round the room he saw Dorothy was conversing with a young lad.

"How's this, Miss Pendennis, you are not dancing?" he asked, interrogatively.

"This is the first dance I have sat out," replied Dorothy gaily. "My partner begged me to excuse him, as his sister was very tired, and they had to drive home twenty miles. And I am really glad of the rest."

"It's an ill wind that blows nobody any good," returned Sir Eustace; "for I have been trying for hours to obtain a share of your company. It is getting rather warm here, may I take you into the conservatory for a few minutes, there are some most comfortable lounges there." Taking his proffered arm, she made some playful remark to her young acquaintance sitting beside her, and allowed Sir Eustace to pilot her into the conservatory.

Piling up some soft cushions in one of the easiest chairs for his victim, Sir Eustace drew up a low seat, and thus commenced his artfully-conceived, long-premeditated speech.

"You will forgive me, I feel sure, for dragging you away from all your partners like this when you hear my motive."

As Sir Eustace spoke, Dorothy turned her happy, innocent face towards him with wide-opened, questioning eyes. Without giving her time for speech, he said suddenly, "Don't you think your father has appeared rather unwell latterly?"

"What do you mean, Sir Eustace?" whispered poor Dorothy, starting forward, all her joyousness gone on the instant, at the bare thought of illness to her dearly beloved father.

"Now you must not be frightened, Dorothy," this was the first time he had called her so, but she did not notice it, "for there is little occasion for anxiety yet, and, no doubt, when you hear all I have to say you will be able to lighten his sorrows. Shall I go on?"

"Yes, please, tell me everything, I am quite quiet now, Sir Eustace," replied his hapless victim, as she nervously clenched her little gloved hands in the hope of steadying their tremulousness.

"Shall I fetch you a little water?"

"No! no! go on quickly please."

Without the slightest outward symptom of remorse he then continued, "Your father told me once that you were aware of all his money matters and difficulties?"

"Yes," murmured Dorothy.

"You know that large sums of money have been borrowed on The Chace, and the difficulty at times your father has experienced in meeting the interest?" She could not trust herself now to answer even the monosyllabic "Yes," she could only nod her acquiescence.

"Did your father tell you who held the largest mortgage?"

Moistening her parched lips with her tongue, Dorothy said in a voice that sounded strangely in her ears—"He told me your solicitor had lent twenty thousand pounds and there is only one other mortgage for five thousand pounds."

"Quite right," he replied, "but the mortgage for five thousand pounds falls due in a very short time, and my lawyer tells me he has heard it cannot be renewed; so unless the money is found the land will be sold."

"Oh! my dear father, my poor dear father," moaned Dorothy, wringing her hands in the intensity of her grief; then, pulling herself together like the noble-hearted girl she was, she said, "I must not give way like this, something surely can be done; cannot you advise me, Sir Eustace." This was the point her persecutor had been leading up to, and now he felt he must make the most of his opportunity.

Taking her hand, which rested on the arm of the chair, in his, he began, "I will help you to save your dear father, I will take up this mortgage myself, if you give me the right to do so, Dorothy." She tried feebly to withdraw the hand he held, but clasping it firmer, he continued, "Dorothy, dear, this is not the moment I would choose, but events are too strong for us. Dorothy, I love you, darling. I have loved you from the first day I saw you. Be my wife, and your father shall have no further trouble, and on our wedding day you shall make him a present of the mortgage I hold, and free The Chace from debt for ever." He was in earnest now, and his tones bore the accent of truth. Dorothy had fallen back in her chair with widely-parted lips, her bosom heaving with the emotion she was unable to repress. As he waited for her answer all that he had said rushed through her brain in a moment, and she only then fully realised her position.

"Oh, Sir Eustace, how can I?" she exclaimed; "You know I am engaged to Geoffrey."

"That was only a boy and girl's affection, Dorothy, can you compare such a childish attachment to my deep love for you. Besides it may be years before he returns, if he ever does, and how can he help you? But I don't want your answer now, think over all I have said for a day or two, but I would not mention anything to your father, lest you make him needlessly unhappy. Nor must you worry yourself, Dorothy, yet awhile anyhow, and now I think we had better return to the drawing-room, or we shall have people wondering where we have vanished to."

She was too dazed to remonstrate further on the depreciation he had uttered of her love for Geoffrey, her mind rested on this point the least of all, her whole grief was for her father, whose life-long work had been to keep the property of The Chace together, and whose remorse she pictured if what Sir Eustace had told her should turn out to be true.

As they proceeded down the long conservatory Sir Eustace felt her hand trembling on his arm, and her first steps were like those of an invalid just from a bed of sickness. As they drew near to the entrance leading to the gaily-lighted ball-room she whispered him to stay a few seconds, and then making a supreme effort to recover her self-control, they passed in amongst the laughing, dancing throng.

"Where have you two been?" said a merry voice on one side of them, which she recognised as Harry Reynolds'—"Miss Pendennis," he said, coming round to her, "you've thrown me over for my last dance with you," then, remarking her pale face, he said quickly, "are you feeling unwell? is anything the matter?"



"SHE THREW HERSELF ON HER KNEES"

Summoning a wan smile from her heavy heart, she replied "I am so sorry I forgot it was your dance, but the evening I am afraid has been too much for me and has given me a headache, so I know you will forgive me for my rudeness."

"I'm so sorry, can I do anything for you? smelling salts or anything?" suggested Harry, rather vaguely.

"If you will find my father, Mr. Reynolds, and say I am feeling tired, and should like to go home, I think it would be the best thing for me, but don't alarm him, please."

As Harry Reynolds turned away, Dorothy turned to Sir Eustace and said, "You must not think me ungrateful, for I have not thanked you for your kindness to-night, but I am so glad you told me, as now I shall be forewarned," and holding out her hand she bade him good-night.

Her father was waiting for her when she returned, with her wrap almost covering her head, so he should not discover from her tell-tale face what she was suffering.

During the drive home she pleaded the same excuse, a bad headache, for her silence, but now it was no longer an excuse, for her brain throbbed almost unbearingly, and as soon as she got into the house she kissed her father, saying she would go off to bed at once and get to sleep. But it was little rest poor Dorothy obtained that night, for immediately she got into her room she dismissed the sleepy maid who was waiting her return, and locking the door, threw herself on her knees beside her bed and sobbed until exhausted nature dried the fountains of her tears, and they no longer flowed. Her tears eased her overburdened soul, and drawing a chair up to the still burning fire she roused the flames into a cheerful blaze and sat and thought of all Sir Eustace had told her.

CHAPTER V.

GEOFFREY AND HIS UNCLE.

WILLIAM MANNERING, Geoffrey's uncle, had made a home for himself in the high Veldt of the Transvaal. When he first settled on the spot he had chosen it was a very different place to what it appeared when Geoffrey arrived at Geldenband, as the farm had been named.

Twenty years had elapsed since Mr. Mannering had camped for the night on the bank of the little stream just where his comfortable house now stood. In those days he had not been hampered with too much wealth. He had been a rolling stone, and if he had not gathered much moss he had managed to keep from harm, and his roving brought in time experience which he was now to turn to account.

For the past few months he had been hunting ostensibly for buck and such game as was then abundant in the country thereabouts, but in reality he had been prospecting for gold. He had, just previous to his present expedition, been employed as a kind of sub-manager in a gold mine in a neighbouring part of the country, for which he received good wages, and there being little opportunity of spending what he earned in that far away district, it had accumulated month by month in spite of him. When he had been working eighteen months or so and the mine was commencing to yield its golden hoards in ever increasing quantities to the skilful efforts of the manager and his co-worker, William Mannering began to take more interest in the proceedings which had been keeping him in bread and cheese for so many months. He began to ask questions and study more closely the scientific operations which hitherto had appeared to him as mechanical details. One day when he was hunting in his trunk for some tobacco, he somehow loosened the string of the bag in which he kept his money, and the contents emptied itself into the trunk, the stream of coins falling from one article to another until finally they came to rest with a succession of chinks at the bottom of the iron trunk. At any previous period of his life he would probably have left

them there until he wanted to purchase something, but now a new epoch was making itself felt, so he thought he would tidy up this receptacle which served him as wardrobe, larder and bank. The process was not intricate, for he simply grasped the trunk by its handles and then turned it upside down on his bed. Nature's force of gravitation did the rest, and any other man would have been content to leave it at this, but he didn't; he held the trunk to the light and peered into its cavernous depths and was rewarded for his perseverance.

At some distant date the larder department of the trunk had contained a pot of jam which had come to grief, and evidence of the contents still remained in a coagulated patch at the bottom of the box. If this were all, probably it would not have been of sufficient importance for further trouble, but the glint of gold struck the prospector's keen sight, so taking his trunk out into the light of day, he took a shovel and did a little gold mining on his own account. The operation was easy and the chunk of agglomerate was soon deposited in a pail of water, and in a few minutes five golden sovereigns were the result of the wash up.

The emptied contents on the bed were then carefully returned to the trunk, leaving the coins scattered all over the blanket. They were all golden, and counting them as he returned them into their bag, William Mannering found he was the possessor of two hundred and eighteen pounds. Up till now he had done his present work contentedly and methodically, but when he realised that he was a

man of money his content vanished, the demon of greed entered his heart and he determined to make more. The old happy-go-lucky manner disappeared, revealing, not all at once, perhaps, but surely and quickly, a self-reliance and cuteness which soon made him discontent with his present life.

He determined to strike out for himself, and so bidding good-bye to those around him he started off to seek for fortune. A native Zulu, to whom he had done some little kindness, accompanied him, and so one morning, just as the day was breaking in the far east, these two turned their backs on the little mining town and struck out northward into the wild Bush. They troubled themselves with little baggage--the Zulu carried a shot-gun and a lot of spare ammunition, a light spade and pick, and a knapsack of little luxuries, such as tea, sugar, a small kettle, and a couple of tin mugs. Lazineula was half a Christian, the other half, for he had assumed the clothes of the white man in that district, a flannel shirt and trousers, with the ends of the latter tucked into stout top boots. He was a good looking fellow after his kind, sturdy and untiring, and, as after events proved, honest and faithful. William Mannering's equipment was equally meagre; instead of a gun he had his trusty

rifle, and besides his knapsack he carried a couple of small rugs. They depended on their guns to provide them with food, and had little fear of not getting plenty of sport. After tramping a hundred miles or so to the north they commenced exploring more minutely in all directions, and finally found themselves at the spot which hereafter



"PEERED INTO ITS CAVERNOUS DEPTHS"

became their home. Here, during the ensuing years, and by degrees, they turned the wilderness into a thriving farm. Native huts sprung up around the white man's log house, and the owners thereof found work and wages under the white man's protection. In the earlier years of the settlement marauding bands of hostile natives raided the farm, but the white man's rifle and Lazine's gun gave them such hot receptions that they soon avoided that part of the country. It was not agriculture, however, that decided Geoffrey's uncle to settle at Geldenband—it was the sight of an outcrop of gold quartz which attracted his miner's instinct, and the recent knowledge he had gained soon proved to him that hidden in the bowels of the earth, at his feet, was, perhaps, the fortune he was seeking. Without tools and machinery it was a heavy task opening out the ground to test his hopes, but he persevered, and when his conclusions were verified he left the Zulu in charge of the farm and, taking a couple of his native workmen, made for the nearest town, Vaterburg, over one hundred and fifty miles distant. Here he spent the best part of his fortune in a team of cattle and a rough cart, which he filled with picks and shovels and various other mining tools. A few pounds were

spent in a small stock of tea and such like luxuries, clothes and ammunition. Then he returned to his home in the north and set to work in earnest. Fortune smiled

on him and he prospered rapidly. The news went down south that a white man was digging gold in the country northwards, and in twos and threes other hardy miners found their way to Geldenband and the place grew and flourished. When Geoffrey arrived, the town possessed two fair hotels, several good stores and whole streets of well-built houses, all on his uncle's land, whilst half-a-dozen flourishing mines in the neighbourhood poured out their golden wealth.

Geoffrey had to ride several hundred miles by the mail coaches to reach his destination. His prompt arrival was so unexpected that he quite took his uncle by

surprise. The elder Mannering was unfeignedly glad to see his young kinsman, whose doubts and regrets were soon banished by the hearty welcome he received. The months had rolled by so pleasantly



"THEY PARTED WITH THE WARMEST FEELINGS"

that the time for his holiday was almost at hand before he realised it. Geoffrey had informed his uncle of his engagement to Dorothy and the hope he had of going home for a few weeks to see her and the elder man entered into the plans of the lovers with the utmost enthusiasm.

Then came the sudden attack of paralysis, and William Mannering, who had scarcely known a day's illness in all his busy life, was brought home unconscious and helpless. The stroke had been the result of an accident. He had been examining a new shaft sunk on his mine, when a baulk of timber fell on him, injuring his back and resulting in temporary paralysis. A few months' nursing and his splendid constitution pulled him through, and in the spring he was able to get about almost his own self again. As soon as he was practically well, he insisted on Geoffrey starting for England immediately. The last night he spent under his uncle's hospitable roof his uncle handed him a small parcel; it was addressed to Miss Dorothy Pendennis.

"It is a little present for your sweetheart, my boy," said the kindly old man. "Sew it in the breast of your coat so it does not get lost. And you can give her my warmest love, and tell her that next year, if all goes well, her future uncle-in-law hopes to come to England and be present at her marriage. Yes, Geoffrey, my boy," he continued, in answer to his nephew's look of surprise, "I have made up my mind to sell the old place here—for which I can get a handsome price—and return to England to end my days. I've been very successful and made more money than I can ever want; so I intend to take it easy in future and devote some of my wealth to making my nephew and niece happy."

His uncle accompanied Geoffrey next day some miles on his journey southwards, and when they parted it was with the warmest feeling on both sides, and the assurance from Geoffrey that he should be back within four months from that day. Geoffrey had written Dorothy the previous week, saying he expected to be able to leave his uncle very shortly. As he was travelling by the mail coaches she could not receive another letter before he arrived; so he determined to telegraph her from Madeira, whence he would arrive home at The Chace in four or five days, and so give her a pleasant surprise.

CHAPTER VI.

MR. PENDENNIS'S TROUBLES.

THE day after the Glennewood ball Sir Eustace walked over to The Chace alone, ostensibly to enquire after Dorothy's indisposition. He was shown into the study where Mr. Pendennis sat surrounded with papers and account books, his kindly face expressing plainly that all was not right with him.

"I am sorry if I am interrupting you," said his visitor, as he shook hands, "but your daughter appeared somewhat fatigued when you left us after the ball. I trust she is quite well."

"I am sorry to say," replied Dorothy's father, "that she is laid up with a feverish cold, but she is better to-day. I think it is only a chill, probably caught on leaving your house. That, however, is only a portion of my worry this morning. Read that;" and so saying he placed a letter in Sir Eustace's hand.

The letter read:—"My dear Sir,—I am sorry to inform you that the mortgagee who advanced five thousand pounds on the South farm has notified me that he shall require the loan repaid when it falls due, but he is willing to re-lend three thousand on the same terms if you pay off the remaining two thousand. His reason is the depression in value of the land since the loan was originally granted. I am afraid it will be difficult, if not impossible, to obtain more than the sum he offers from any other source. Will you let me hear from you at your convenience?—Yours truly, J. TROTMAN."

"When does it become due?" asked Sir Eustace, with apparent sympathy in his voice

"At the end of May."

"That's too far off to trouble about now," returned Sir Eustace. "Lots of things may happen by then; why, the Imperial Stakes is run somewhere about the middle of May, isn't it?"

"Yes, on the 20th; but that's too slender a chance to rely on to meet one's debts."

"Oh, I don't know about that. Your trainer's pretty confident on winning, so you might back it to win and for a place. You can get good odds now. I noticed this morning they were giving fifty to one. If you think he's training all right I should put a few hundreds on. If you are not too busy let us go and have a look at him and hear what your man thinks; shall we?"

The idea did not commend itself to Mr. Pendennis very strongly. He intended to back his horse for a few pounds—perhaps fifty, just for luck—but hundreds he had not thought of; it savoured too much of past times. But what a help it would be, he could not help thinking, if "Sampson" should win and he had three or four hundred pounds on him. Why, with the stakes, he would get twenty-five or thirty thousand pounds! So they went round to the stables, and Joe Blunt walked the horse out for their inspection.

"He's coming on nicely, sir," said the gratified trainer, as Sir Eustace expressed his appreciation of the animal's condition. "He's putting on muscle as fast as he can, seeing the bad weather we're having; and he's got a temper like an angel. He's none of your cantankerous brutes, is 'Sampson.' Why, he knows every word I say to him, don't you, my beauty?"

"Do you think he's class enough?" queried Sir Eustace.

"Class enough," wrathfully replied Joe. "You mark my words when the time comes, why he'll make cab 'osses of the rest of 'em, that's what class he is." And the offended Blunt led his charge back to his box.

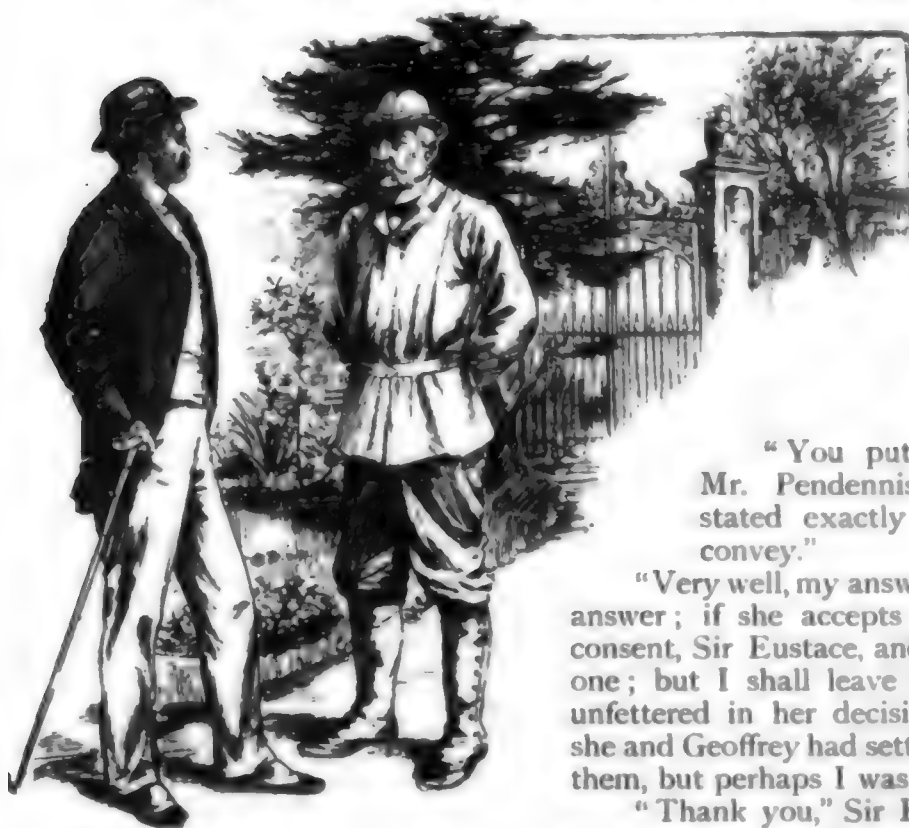
Leaving the stables the two men paced slowly towards the house. Mr. Pendennis was still ruminating over the suggestion made by his companion to back his horse for a big amount, when Sir Eustace broached the real object of his visit.

"There is another way which I can suggest, Mr. Pendennis," he began. "I had not intended to speak to you just yet on the matter, but if you will give me a few minutes I should like to confide in you. You have known me from a boy, and my position is as well known to you as it is to myself, so I need say nothing on those points. The simple fact is, I love your daughter Dorothy. I know you will say she has made some kind of promise to your ward, but that is probably only a boy and girl affair, and I rather think she likes me. I do not say she returns my affection, but if you do not object to my endeavouring to win her I have every hope to succeed. If Dorothy becomes my wife your and my interests will become identical, as she will inherit The Chace at some, I trust, very distant date; and it will be my duty and pleasure to disencumber the estate, which I will undertake with all my heart."

When Sir Eustace began his speech Mr. Pendennis glanced at him with some amount of astonishment, which gradually gave way to an expression of hope as he pondered over the situation.

From the view the world takes of such things Sir Eustace's offer was eminently desirable; and if Dorothy liked him there was no hindrance to the marriage as far as he was concerned. Sir Eustace had gone astray somewhat in his youth, but that was ten years ago. His behaviour during the few months he had been home at Glennewood had been exemplary, and he, Mr. Pendennis, had been in his society continually, and their frequent intercourse had grown into good fellowship, on Dorothy's father's side at any rate.

Mr. Pendennis thought of all this while Sir Eustace was making his proposal, and after a few moments' further consideration, he came to a stop in his walk and said: "Let us understand each other, Eustace. You want Dorothy for your wife;



"LET US UNDERSTAND EACH OTHER, EUSTACE"

you think she likes you, and you fancy her *penchant* for Geoffrey Mannering is not much deeper than sisterly affection. We will leave The Chace difficulties out of the matter for the present. That's about your position, isn't it?"

"You put it rather bluntly, Mr. Pendennis; but you have stated exactly what I meant to convey."

"Very well, my answer will be Dorothy's answer; if she accepts you you have my consent, Sir Eustace, and it will be a hearty one; but I shall leave Dorothy absolutely unfettered in her decision. I had thought she and Geoffrey had settled matters between them, but perhaps I was mistaken."

"Thank you," Sir Eustace replied, and the two men shook hands in sign of their mutual accord. "Unless you desire other-

wise," Sir Eustace remarked, as they turned backwards towards the house, "I would prefer nothing being said to Dorothy yet, as I do not wish to prejudice my hopes by any premature action."

"I will leave the matter between you then, in fact I would prefer to do so, as my dear girl must not think I am in the slightest degree desirous of biasing her decision. But, of course, you will inform me when anything is settled, whichever way it is."

With another friendly hand shake they parted. The one to return to his study to dive again into irksome figures and accounts whilst the other wended his way slowly homeward planning fresh schemes wherewith he may cloak his advances and secure his ends.

CHAPTER VII.

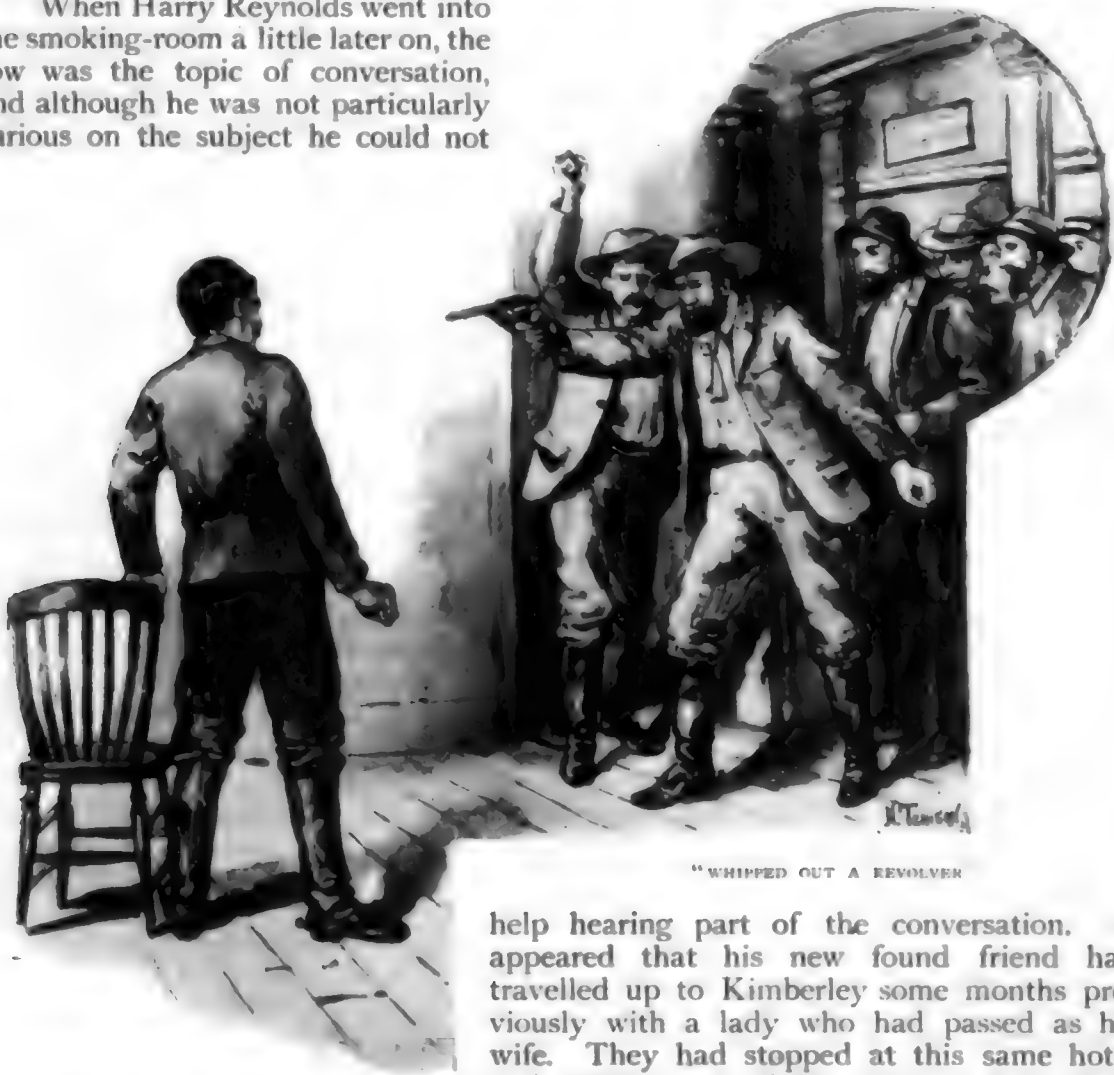
EUSTACE GLENNE'S EARLY LIFE.

HARRY REYNOLDS had gone to London the morning after the ball to attend to some few business matters and would not be back for two or three days. He was not a rich man, as things go in these days of millionaires, but he was comfortably off. His father had been a barrister in a fair practice and when he died, leaving Harry, his only child, an orphan, the young boy had been well looked after by his guardians, and when he came of age he found himself in possession of an income of close on a thousand a year. Simple in his personal habits, and without extravagant tastes, he had roamed about the world in a homely sort of way, barely spending half his income. He and Eustace Glenne had met at Kimberley, in South Africa, six years ago, just before the latter came into his baronetcy. Their coming together was somewhat out of the ordinary. They were both staying at the same hotel. Harry Reynolds had just finished his dinner and was coming out of the dining-room when he found himself amongst a small group of men in noisy altercation.

Opposite him stood Eustace Glenne, whom he knew as a resident at the hotel and to whom he had spoken a few words once or twice at table. A man standing just in front of Harry was talking in a loud, threatening voice, when he heard Eustace say "You're a liar." In an instant the other whipped out a revolver, but before he could fire Harry struck his arm down with such force that it dropped to his side as if it were broken; then some of the onlookers, evidently his friends, rushed forward and dragged him out of the house.

Eustace Glenne stepped up to Harry, offering his hand, as he thanked him for his timely service, and so began that friendship which had lasted through thick and thin ever since.

When Harry Reynolds went into the smoking-room a little later on, the row was the topic of conversation, and although he was not particularly curious on the subject he could not



"WHIPPED OUT A REVOLVER"

help hearing part of the conversation. It appeared that his new found friend had travelled up to Kimberley some months previously with a lady who had passed as his wife. They had stopped at this same hotel and nothing out of the common had arisen for some time. It was observed that the young husband did not spend much of his time with his wife. She was described as being a handsome young woman of rather a dashing style, but the consensus of opinion of these men who were discussing the pair was that she was not her husband's social equal.

Eustace Glenne was always passionately fond of sport, and just anterior to this incident he had joined a small party who were off for a few weeks shooting. He had returned two days previous to the fracas that had just taken place in the hall of the hotel.

"It's jolly lucky for Sammy Lewis that some fellow nearly broke his arm," remarked one of the company, as a pause fell on the conversation, "for he'd have shot young Glenne, as dead as a buck, and then it would have been a swinging

matter for him. I wonder where Mrs. G. has got to; I wouldn't mind laying a tidy sum that Lewis knows more of the matter than we think, he was always hanging about——"

Here the speaker broke off, for the door had opened and Eustace Glenne entered. Glancing round at the various occupants as though searching for someone, his eye fell on Harry Reynolds, and walking up to where he was sitting he said:

"I should like to have a few words with you if you've nothing particular to keep you here."

"With pleasure," responded Harry, "where shall we go?"

"If you're not tired we can stroll up and down outside," was the reply. When they got out in the street Eustace began. "I suppose those fellows in there," with a nod towards the hotel, "were discussing my affairs, for I noticed a dead silence as I entered; however, their twaddle is of little concern to me. If you think I shall not bore you, I should like to relate my position to you, when, perhaps, you may be able to advise me, for God knows I need advice bad enough."

"You won't bore me in the least," replied Harry, "and I shall be glad to help you in any way that lies in my power."

"Those are the kindest words I've heard since I've been back, and now I'll tell you everything. I must go back four years to the time I was at Cambridge. I was never a reading man, I couldn't stand the confinement, so, naturally, I drifted into the company of those similarly inclined to myself; we were rather a wild set always up to some spree, and some of us were always more or less in the black books of the Dons. Riding was one of our chief pleasures and the cause of all my trouble. We were out one day, two or three of us for a gallop, when one of the party suggested we should ride over to Blunt's and see if he had anything extra good in his stables. Blunt was a horse-dealer whose place, half-farm, half-stables, was two or three miles out of Cambridge.

"My lucky star was not in the ascendant that day, for in trying one of Blunt's newest importations I was thrown in the stable yard and received such a sprained ankle that it was agony for me to lift it from the ground, and absolutely impossible for me to return to Cambridge for some days, so I was carried into Blunt's best bedroom to recover.

"Blunt's niece Lucy nursed me. She was a handsome, lively girl full of animal spirits. And to make a long story short, I fell in love with her. After I was well I used to meet her between her uncle's place and Cambridge as frequently as I could; in fact, I was infatuated with her, and the end of it was we were married by license. For a few weeks she returned to her uncle, and then I took a little cottage on the outskirts of Cambridge for her. My attendances at College debarred me from seeing my wife so frequently as I wished; but that could not be helped, as I was then absolutely dependent on my father for my personal expenses. The life did not suit Lucy either, for I had made her promise not to reveal our marriage, as I knew my father would never forgive me. Thus she had to spend much of her time alone, and our meetings were frequently the scenes of much recrimination. The climax arrived one morning, when I was summoned before the head of the College, and taxed with frequently visiting a lady living alone at this cottage. I could give no excuse, and I was rusticated. I saw Lucy before I left Cambridge, and my unfortunate position had more effect than my previous appeals, and she promised to stay where she was quietly for a time, until I could arrange something else.

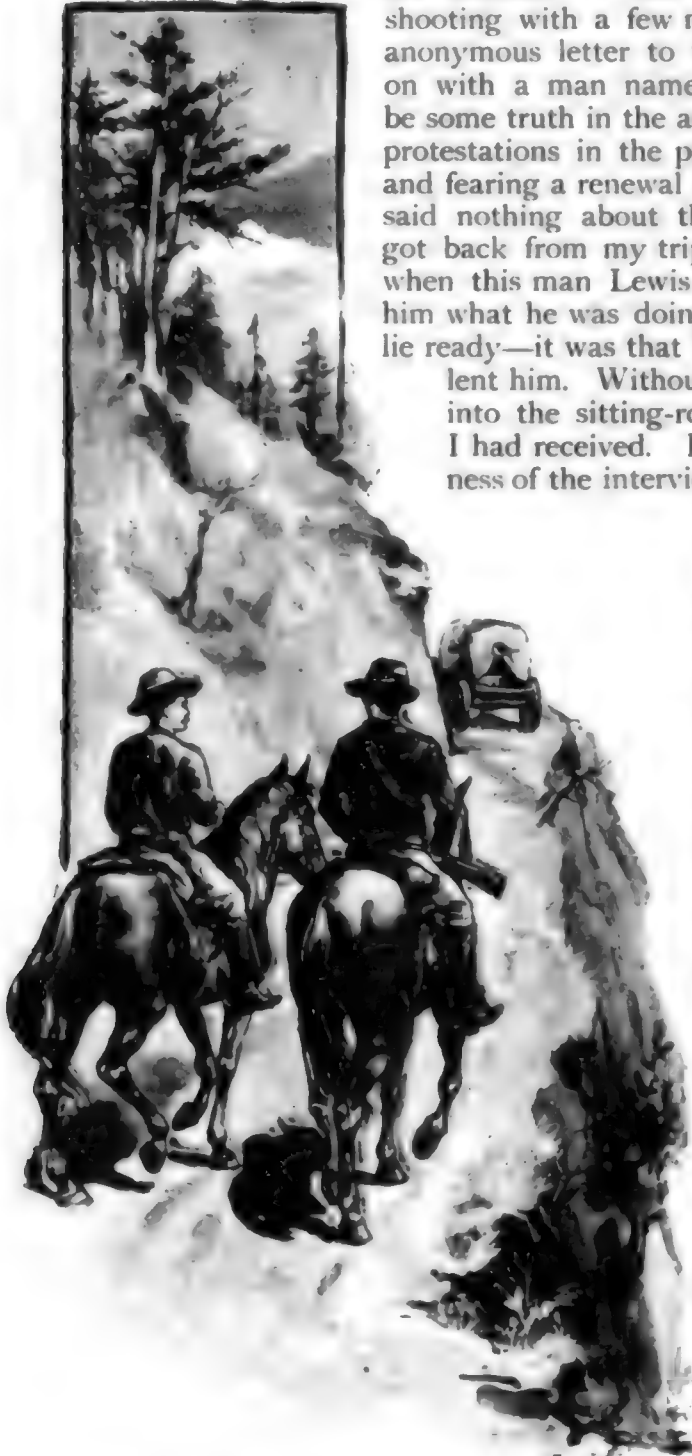
"After I had been home a few months my mother died, and by her settlements I came into five hundred a-year. This income was a certainty, and I then determined to take my wife abroad, and roam about quietly in out-of-the-way places. My wife was delighted at the change, and for two years we were happy enough; then she tired of the pretty villages and towns of Northern Italy,

where we had passed most of our time, and kept asking me to take her to the larger cities. With some regret I granted her wishes, and we oscillated from Rome to Naples, Naples to Vienna, and so on. During this period her nature seemed to change; she became what for our means was extravagant. At the hotels where we stopped she never appeared content unless she had two or three men dangling after her; remonstrances were useless, so I determined to go farther afield and came out here. We stayed at Cape Town for a few weeks previous to coming up to Kimberley, where I had bought a small share in a mine; we have been here nearly

six months. I had been away for a fortnight's holiday, shooting with a few men, and on my return I received an anonymous letter to the effect that my wife was carrying on with a man named Samuel Lewis. That there might be some truth in the assertion I felt was quite likely, but my protestations in the past had only led to unpleasant scenes, and fearing a renewal of them I should most probably have said nothing about the letter; but an hour or so after I got back from my trip I was returning to our sitting-room, when this man Lewis came out of the apartment. I asked him what he was doing in my rooms. Of course he had a lie ready—it was that he had returned a book my wife had lent him. Without further parley with the fellow I went into the sitting-room, and showed my wife the letter I had received. I need not enter into the unpleasantness of the interview. My wife asserted I had neglected

her, and that she should choose her own friends and do as she liked. Had I been free I should have acted as I had before and gone elsewhere; but my mine business prevented that. So matters drifted, until tonight, on going upstairs to dress for dinner, I found a curt note from my wife saying that she was tired of the life she was leading, and that she was going away; that I need not trouble to follow her, as she had fully determined never to return to me, and that henceforth I was free. It's very good of you to listen to all my woes," continued Eustace Glenne, "but there is little more to relate. I felt little inclination for dinner, so I put on my hat and went for a walk to think out the best to be done. When I returned I met that man Lewis. I was passing him when he stopped me, remarking that he hoped Mrs. Glenne was not indisposed, as she had not been in to dinner. Then, foolishly, I lost my temper, and we had a row, and you know the rest."

Harry Reynolds expressed his sympathy at his companion's trouble, and suggested that possibly Mrs. Glenne had only left him in anger.



"THEY STARTED ON THEIR EXPEDITION"

"I shall soon know whether it is that only," replied Eustace, "for I have seen one of the chief detectives here, and he is going to have Lewis shadowed and ascertain, if possible, if he knows where she is."

It turned out, so Eustace Glenne informed Harry Reynolds a few days later, that the police had traced Samuel Lewis to a small house on the outskirts of the town, where they ascertained Mrs. Glenne was staying.

These confidences between the two men had drawn them together sooner than many months of ordinary intercourse would have done; and when Eustace Glenne knew the worst, he arranged to sell his interest in the mine and depart for an extended hunting tour in the wild country north of the Transvaal. Harry Reynolds, having nothing better to do, agreed to go with him, and within a week all their preparations were complete, and they started on their expedition, which, with an occasional return for a few weeks at a time to civilisation, lasted for nearly six years. It was three years before they returned to Kimberley again, and then they heard that Mrs. Glenne had died of fever at Johannesburg, whither she had gone with Lewis six months before. This report was afterwards contradicted, and Reynolds advised his friend to ascertain the truth, but he refused to trouble himself further about the unfortunate woman who was once his wife.

CHAPTER VIII.

TWO VILLAINS.

THE merry month of May was at hand, and the training of "Sampson" was daily growing more complete. Joe Blunt scarcely let the horse out of his sight day or night, so assiduous were his attentions. Mr. Pendennis was placing more hope on the result of the forthcoming race than he cared to admit. He had taken the hint thrown out by Sir Eustace Glenne, and had backed "Sampson" for four hundred pounds at the extreme odds obtainable. If he won the race he would be a rich man, if not—well, he dare not think of it. The anxiety was beginning to tell, and his face showed the strain events were having on him. Dorothy, who knew the great results at stake, was more quiet and subdued than was her custom. Other matters were also troubling her, for Sir Eustace, when he had the opportunity of speaking with her alone, never failed to play upon her fears for her father's health and future prospects. He was too cunning to press his own hopes directly, but he never faltered in his intentions to secure her for his wife by fair means or foul.

Joe Blunt assured his master that "Sampson" was fulfilling all the hopes he had of him, and that, barring accidents, the race was as good as won. The goodness of the horse had leaked out in that mysterious way which such things have a habit of doing, and the odds had shortened from fifty to one to five or six to one. Strange, nondescript figures were now and then perceived by the trainer flitting about the hedges and ditches round the training ground in the early morning when the horses were having their early canters.

"Touts," Joe called them, and no doubt they were.

If "Sampson" won the Imperial, Sir Eustace knew it would be good-bye to all his hopes, but he did not intend he should win if he could help it. As the time of the race drew near it became necessary to engage a jockey to ride the gallant horse and this was Sir Eustace's opportunity. Joe Blunt thought one of his stable lads, a sharp young fellow who had ridden for a celebrated Newmarket stable in several good races, would be the most suitable, as the horse knew him; but Mr. Pendennis considered him hardly experienced enough, and his doubts were seconded by Sir Eustace. So it was arranged that Sir Eustace should proceed to London and engage a more experienced jockey on behalf of Mr. Pendennis.

"I leave it to you, Eustace," were Mr. Pendennis's parting instructions as he bade his friend good-bye; "get the most suitable jock you can, and don't let a few pounds stand in the way if you fancy a particular man."

The quest Sir Eustace Glenne was after was not an easy one. He desired to secure a jockey of some repute in the racing world to justify his selection, but at the same time he must be unscrupulous. It was several days before he could find the man he wanted, as he could scarcely formulate his desires in the plain language here given. However, at last he found the scamp he was searching for, and the two villains came to terms.

"Let us go over the agreement once again," said the Baronet, as he was preparing to leave the hotel where they had had their conversation. "You are to receive fifty pounds for riding and a hundred pounds if you win, but if you lose I will give you a thousand pounds—two hundred of which you shall have the night before the race, and the balance the night after you lose. You are to come down to Glennewood next week to ride the horse in his final work. Is that quite plain?"

"It's as clear as mud," replied the lesser scamp. "You may rely on me, Sir, to carry out my share of the bargain to a tee."

"Very good, now we understand each other," and, putting a ten pound note in the jockey's hand, Sir Eustace remarked, "this is to pay your fare, and don't forget you're to be down on the 13th."

That Ned Barnet was a thorough going scoundrel it is needless to remark, but, so far, he had been successful in hiding his sharp practices, and his victims could fasten no guilt upon his shoulders.

While Sir Eustace had been engaged in town planning the ruin of the father of the woman he professed to love, Harry Reynolds had spent more of his time than usual at The Chace. One morning walking over, as he had done many times before,

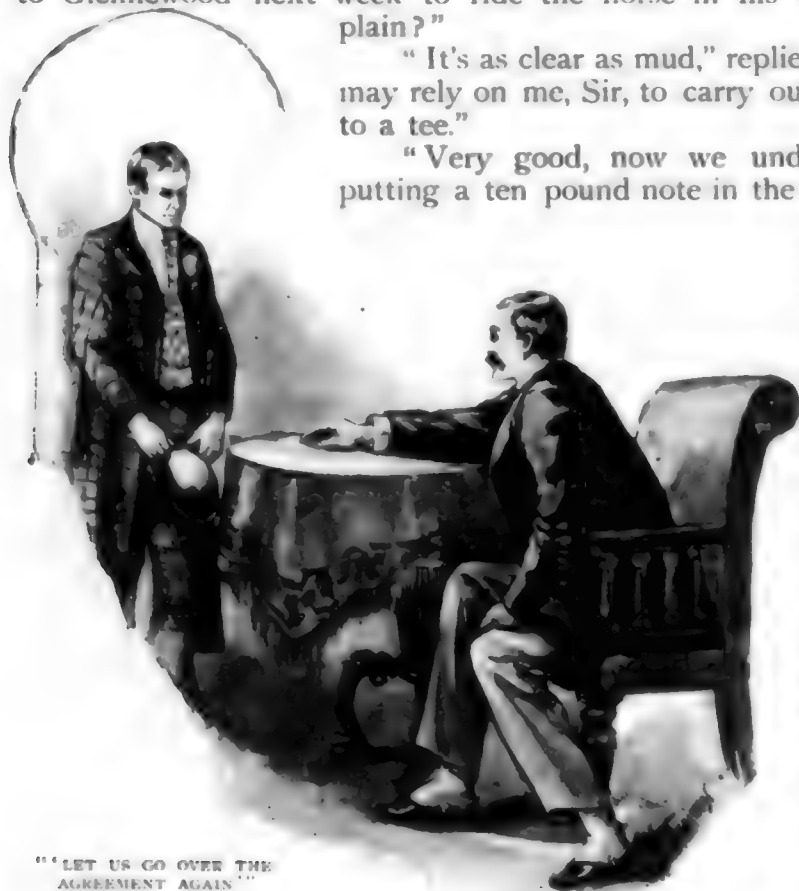
he met Dorothy slowly approaching him down the lane which was a short cut from the Hall. Her whole appearance was that of the utmost dejection, and as she raised her head on the approach of his footsteps, he saw that she had been recently crying.

Hastening towards her, he exclaimed "Miss Pendennis, what is the matter, pray tell me what is affecting you so?"

"I'm afraid you cannot help me Mr. Reynolds," she replied, trying to suppress the emotion which possessed her.

"Let me try, anyhow," returned Harry, "perhaps I may be able to do something if you will only tell me what it is that grieves you. I've been a drone so long now that nothing would please me more than some active work. Won't you let me try and be of service to you?" he went on, considerably giving her time to regain her composure somewhat.

Whilst speaking he had turned and they slowly walked onwards together. After proceeding a short distance in silence, Dorothy turned impulsively towards



"LET US GO OVER THE AGREEMENT AGAIN"

her companion, and said: "I will confide in you, Mr. Reynolds; somehow I feel that you may, perhaps, be able to advise me, and if when I tell you my trouble you cannot help me, I know I may rely on your silence. I have no one else to counsel me, for I must not worry my dear father."

The pitiable look in her eyes as she waited his answer reminded him of the reproachful gaze of a deer when stricken by his hand. It was a strange similitude he thought to cross his mind at such a moment.

"Your confidence in me will be held as sacred as my honour, and if I cannot aid you perhaps it will relieve you to discuss your trouble with someone," he returned.

Hesitating a few moments, as though collecting her thoughts, she proceeded.

"You are doubtless aware that The Chace is heavily mortgaged."

Her companion signified his assent with a sympathetic "Yes."

"Sir Eustace Glenne," she went on, "informed me some time ago that his solicitor had told him that one of the mortgages for five thousand pounds would fall due at the end of this month, and my father heard from Mr. Trotman, his solicitor, this morning, that he had failed absolutely to get the loan renewed and the money must be found or the property would be sold. Wait a minute," she said, as Harry Reynolds commenced to speak. "Grieved as I feel at the thought of all this trouble coming to my dear father, I am placed in the cruel position of being able to avert the catastrophe at the cost of my future happiness. When Sir Eustace Glenne told me of the impending disaster, he offered to take up this mortgage himself if I would become his wife."

"Great Heavens—but he can't—I mean—" exclaimed Harry, brokenly, while his features flushed with some intense excitement under which he laboured.

"What do you mean?" said Dorothy.

Avoiding her glance, he paused for a brief space ere replying, when he answered her question by asking another.

"I understood you were engaged to Mr. Geoffrey Mannering, your father's ward? At least your father so informed Sir Eustace and myself."

"So I am," returned Dorothy.

"Then how could Eustace Glenne endeavour to buy your consent against your inclinations! I would never have believed he had asked you to marry him if I had not heard it from your own lips, Miss Pendennis."

"I am afraid you are hiding something from me, Mr. Reynolds," his companion remarked, as she perceived the strong efforts he was making to control himself.

Harry Reynolds' whole nature abhorred deceit, and it was so evident that he was suppressing something, that even Dorothy's inexperienced eyes read the fact.

"No, no," he absently returned; then, making a supreme effort, he replied more calmly, "What a happy circumstance it was that brought you down this path, Miss Pendennis, just at this time."

Dorothy looked at him in surprise at this strange remark, but unheeding her glance he continued:—

"Some people say there is no such thing as luck; well they're wrong, for if I hadn't met you this morning I probably should not have heard all this until too late, now I can remove all your troubles; for I know a fellow who is looking out for the very investment your father offers, and I am sure he will gladly lend the five thousand pounds. This being so, the necessity for your thinking further about Sir Eustace Glenne's unwelcome proposal would be removed, would it not?"

"Oh! Mr. Reynolds, do you really mean it?" said Dorothy, excitedly, as she laid her hand on Harry's arm.

"I'm quite certain about it," returned Harry, the colour deepening on his tell-tale face at the touch of his pretty companion. "I'm so sure of it that I will ride over to Southton at once and get Mr. Trotman to telegraph to London and

get the matter settled, and, no doubt, to-morrow, your father will hear from him that it's all right."

"How can I thank you Mr. Reynolds? How can we both thank you?" said happy Dorothy, smiles and tears struggling for mastery as she held out her hand in her gratitude and relief.

"You have more than thanked me already by your kind words," Harry answered, as he raised her gloved hand to his lips, like the gallant gentleman he was; then, gently releasing it, he said, "Now run off home and tell your father not to worry any more, and I'll get back to Glennewood to order the trap," and raising his hat he turned and left her.

He had kept his secret well, for Harry Reynolds loved Dorothy with all his large, unselfish heart, he had never shown his devotion in word or deed, knowing that she loved and was loved by Geoffrey Mannering. He simply worshipped her from afar like a Hindoo his god. He was taken so unawares at the revelation of the means Sir Eustace was taking to gratify his passion that he barely held himself in check. He was glad, now, to think his presence of mind had enabled him to avoid the true explanation of his extreme emotion, which was his belief that Eustace Glenne's wife was probably still alive.

Driving over to Southton he fortunately found Mr. Trotman at his office, and explaining the reason of his visit he desired the mortgage to be got ready. There was little trouble in this, as the "fellow" he had told Dorothy of was himself. Binding the lawyer to secrecy, the deed was made out to Henry Walsh,

Harry's two Christian names, for his chivalrous nature forbade him from desiring Mr. Pendennis feeling under the slightest obligation to him. Promising to remit the money to the lawyer in a few days, as soon as he could sell out some shares, he left that worthy gentleman, wondering that there was still some goodness left in this world.

Harry Reynolds felt in no frame of mind to meet Sir Eustace on his return, so he returned without delay to the Hall, and packing a portmanteau he wrote two letters, one to Dorothy informing her that he had



"DO YOU REALLY MEAN IT?" SAID
DOROTHY, EXCITEDLY

seen Mr. Trotman and that the business was all arranged, and that he was going to London for a few days, but would join them at Newmarket for the races, if they would inform him where they would stop. To this he added a postscript asking her not to inform Sir Eustace as to the settlement of the mortgage until he saw her again. The second letter was a curt note to Sir Eustace saying he was called to town on business for some days.

CHAPTER IX.

HARRY REYNOLDS MAKES SEVERAL DISCOVERIES.

WHEN Harry Reynolds arrived in town his first business was to arrange with his bankers to remit to Mr. Trotman the money he had promised. This was completed in a few days, and then he had leisure to think calmly over the details of his last conversation with Dorothy Pendennis. Had he decided too hastily that his quondam friend was the scoundrel he at first thought him? Perhaps Eustace knew his wife was indeed dead, and had not mentioned the fact to him. It seemed strange, but it might be so, and then his friend's conduct did not appear so heinous, for although he himself considered Dorothy as beyond his attainment, still the world's maxim, "All's fair in love or war," might be held by Sir Eustace as permission to win her if he could.

To solve the doubts in his mind he decided to ascertain, if possible, if Mrs. Glenne was alive or dead. The quickest means he could think of was to cable to the manager of a bank at Johannesburg with whom he had been friendly, asking him to find out and cable him back an answer as soon as he could. As soon as he determined on this he sent off his message and then anxiously awaited the reply. It came late the next evening. Tearing open the envelope he read as follows:—"Mrs. Glenne is alive and flourishing as manageress of North's Hotel." His loyalty to the man he had been so closely associated with for the past six years was so great that he had hoped the message would have confirmed the first rumour they had heard of his wife's death; the truth seemed too horrible. He determined to see Eustace Glenne at once and show him the telegram he had received. It was too late to do anything that evening, but he determined to start for Glennewood the next morning; his faith in his friend was still strong enough to cause him to hope that Sir Eustace had some reason for believing himself a widower.

The journey down was full of unpleasant thoughts for Harry. Despite his friendship for the man he was going to see, memory recalled long-forgotten incidents and many little facts in his friend's life that, when marshalled together, formed a disagreeable catalogue of acts that in the face of present circumstances appeared none too honourable. The interview itself, Harry foresaw, would probably be none too pleasant; he was no coward, however, and although his kindly nature shrank from the duty he had set himself, he never faltered once in his determination. Turning to his paper to avoid further thought on the matter for the present, his eye presently fell on the racing column. Glancing down the various items, he almost sprang from his seat, as he saw there that the race meeting, of which the Imperial Stakes formed the chief item, was to commence on the morrow, the Imperial being set down for the second day's racing. The date of the race had entirely slipped from his memory. He had been in town for a week, and had been so engrossed that the matter had not crossed his mind.

"Strange Dorothy Pendennis didn't write me; but perhaps they have not gone yet," he muttered to himself.

As soon as he arrived at Southton he asked one of the porters if Mr. Pendennis had left for Newmarket.

"They all went by the one o'clock train, sir," replied the man, touching his hat. "Mr. and Miss Pendennis and Sir Eustace Glenne, while Mr. Blunt with one of his lads and Ned Barnet went with the horse."

"Then I've had my journey for nothing," said Harry. "What's the next train to Newmarket?"

"Nothing till eight to-night, sir, and that's a slow train, and doesn't arrive till nearly two in the morning. You'd do as well if you catch the 6.10 to-morrow morning, which'll get you at Newmarket about half-past nine, and be more comfortable."

"Very well, take my bag round to 'The Lion,' I won't bother to go to The Hall," said Harry, as he walked off, rating himself for his stupidity.

Going down the town he thought he might give Mr. Trotman a call to pass some of his leisure time. The lawyer was evidently pleased to see him, and shaking hands cordially with his visitor said:—

"I'm very glad you called, for I have news which will rather surprise you. You know," he went on, "Sir Eustace's solicitor has lent us a lot of money on The Chace?"

Harry nodded an affirmative.

"Well, I've had formal notice calling it all in."

"What do you mean?" exclaimed Harry; "not the whole twenty-odd thousand?"

"The whole twenty-odd thousand," reiterated the lawyer.

"Then he is a blackguard, after all," muttered Harry.

"Undoubtedly," laconically replied Mr. Trotman.

"What did Mr. Pendennis say?" asked Harry.

"He didn't say anything, for the very good reason I didn't tell him. I only received the notice yesterday, and as he was off to Newmarket to-day I thought it well to keep it to myself. Bad news keeps Mr. Reynolds; and he was so jolly, and full of his hopes of 'Sampson,' that I thought I was justified in holding my tongue."

"You're a good fellow," exclaimed Harry; "but what the devil does Glenne mean by it?"

"I'll tell you what he means," returned the lawyer; "he's found out that the five thousand pounds mortgage is renewed, and he's trying to get Mr. Pendennis under his thumb. What for I don't know; but it's for no good, you can take my word."

Then Harry made the man of law his confidant, and told him all he knew.

"That explains the whole business," replied Mr. Trotman when the story was finished, "and if 'Sampson' does not pull off this race we shall have trouble."

The few hours that remained before Harry could leave Southton the next morning seemed to him like weeks, and the fast train that bore him onward to his destination appeared a very laggard compared to his flying thoughts. When, at last, the train drew into Newmarket Station, he scarcely waited for it to come to a standstill before he jumped on to the platform, and, hailing a fly, drove to the Royal Hotel, where Mr. Trotman had informed him Mr. Pendennis would stay.

"No room, sir," said the porter from the steps of "The Royal" as the fly drew up.

"Here's a mess," thought Harry; "every bed in the town engaged for the races, no doubt."

However, he alighted and, desiring the cabman to wait, went into the office.

"Have you a gentleman named Pendennis staying here?" he asked the young lady who was busily figuring up her books.

"Mr. Pendennis, the owner of 'Sampson'?" queried the girl. "Yes. Yes, sir, do you wish to see him?"

"Will you be so good as to send up my card at once?" answered Harry, as he handed her his pasteboard.

"Mr. Reynolds," read the girl. "Oh, we've got a room kept for you, sir, by Mr. Pendennis's orders."

"Well, that's most thoughtful and kind of him," said Harry. "The fact is, I had not thought the town would be packed for the races, and so didn't

trouble to order a room. I'll get my bag in now, while you let Mr. Pendennis know I'm here."

When he returned from settling with cabby he met Mr. Pendennis in the hall.

"Hullo Reynolds, we've been looking for a letter from you, but you're your own postman," exclaimed Mr. Pendennis, jovially. "Had your breakfast? No! Then come on, we've just started," and so, chatting gaily, he led Harry up to his own room, and while he was washing, Harry learnt that everything was going on swimmingly.

"Is Glenne with you?" he asked.

"No, he's staying at 'The White Hart;' when we arrived we found them full up here, but I had engaged our rooms beforehand."

When they went into the sitting-room where Dorothy was waiting them, Harry thought he had never seen her looking more lovely, and the touch of her hand and the kindly words with which she welcomed him made him wish that that breakfast would last for ever.

"Will you come with us? we're going to have a look at 'Sampson,'" Mr. Pendennis asked Harry, when they had finished their meal, "afterwards we will get up to the course to watch the racing."

"I should like to," Harry replied, "but I want to look Glenne up; if you will allow me I will meet you wherever you like after you have visited 'Sampson' and accompany you to the course."

"Yes, certainly," replied Mr. Pendennis, "let us meet here at twelve sharp, how'll that do?"

It was settled so, and Harry went off to get his distasteful interview with Sir Eustace over. He found him just finished breakfast in his private room.

"Well, Harry, where've you been hiding all this time?" began Sir Eustace, as he entered the room; then noticing the serious look on the face of his friend, he said, "What's wrong, anything the matter, Reynolds?"

"I'm sorry to say there's a good deal wrong, Glenne," Harry commenced, gravely. "I only hope I am in time to save you from doing a grievous wrong."

"What do you mean?" exclaimed the other, leaning back in his chair. His face had paled a little, but otherwise he preserved his usual calm demeanour.

"It will be best for me to start at the beginning," said Harry, as he took a seat opposite Sir Eustace. "Last week Miss Pendennis informed me that you had asked her to be your wife." Harry paused as for a reply, but Sir Eustace remained absolutely passive and silent. Getting no answer, Harry continued. "As the statement came direct from Miss Pendennis I was forced to believe it, although I could hardly credit it as I knew you already had a wife."

"Had a wife, is quite correct, but she is dead as you know," said Sir Eustace quietly.

"Have you proof of her death, Glenne?"

"You know we heard of her death three years ago at Kimberley," he replied.

"That was subsequently contradicted," replied Harry; "have you ascertained definitely that your first wife is dead?"

"Now look here, Reynolds," said Sir Eustace, leaning forward in his chair while his jaw hardened and his eyes gleamed evilly. "You and I have been good friends for many years, and I would take from you more than I would from any living man, but I will not brook any interference from you or anyone in my private affairs. My wife is dead, and if I choose to marry again I am free to do so."

"Look at this," said Harry sadly as his friend finished speaking, and he handed him the telegram he had received from his friend at Johannesburg.

"Where did you get this from?" asked Sir Eustace.

"I cabled out to Robertson, of the Johannesburg Bank, asking him if Mrs. Glenne was dead," Harry replied, "and that's his answer."

For a few seconds Sir Eustace sat with his hand shading his eyes as though

perusing and re-perusing the telegram. He was, however, reviewing his position and considering what reply he should make. His hesitation was very brief, for, before the silence following Harry's last words had become noticeable, he rose from his chair and, approaching the window, said "Reynolds you have saved me from committing a great wrong. I had never thought of questioning the truth of the report of my wife's death. I suppose I ought to thank you but I cannot just yet; if you will leave me for awhile I shall be glad to see you later in the day. I had arranged to accompany Mr. Pendennis and his daughter to view the races to-day, but under the circumstances I will thank you to make my excuses to them."

"When shall I come round, Glenne? After the races," suggested Harry.

"Yes, if you won't mind," returned Sir Eustace without turning round. Soft-hearted, credulous Harry had thought his friend had kept his face away from him to hide the emotion naturally uppermost on the upset of all his hopes.

As the door closed Sir Eustace turned from the window and, raising his arm, shook his clenched fist after the unconscious Harry. "Damn you," he hissed between his teeth, whilst the bitter concentration of rage and hatred that spoke in his eyes belied the smooth words he had recently uttered.

Harry considered the interview had been got through far more comfortably than he had dared to anticipate, and consequently he felt more like his usual jolly self as he made his way back to "The Royal" to meet his friends. His love for Dorothy only made him enjoy her society the more. It resembled the unselfish affection of a mother for her child. Hope had never entered his breast, so that the bitterness of unrequited love was unfelt.

Dorothy was standing in the porch of the hotel when he returned.

"How's 'Sampson?'" he asked, from the bottom of the steps. "All right?"

"Mr. Blunt says he's as fit as a fiddle, if you know what that comparison means," replied Dorothy, with a happy laugh. "Poor Mr. Blunt is looking very anxious. Father tells me he never lets 'Sampson' out of his sight, and he and Phil, that's one of his stable lads, you know, sleep in the loose box with their pet, taking it in turn to watch and sleep. They will be very glad when the race to-morrow is over, I should think. Oh, Mr. Reynolds, I do hope 'Sampson' will win; I am afraid to look at the prospect if he doesn't."

"It is no use anticipating misfortune," Harry replied, "especially when things are all looking so rosy. Here comes your father; by-the-bye Miss Pendennis, Sir Eustace asked me to make his excuses to you as he would not be able to go up to the course with us."

Mr. Pendennis heard Harry apologising for the Baronet's absence as he came up, and remarked that as the party was complete they might just as well start.

The excitement of the scene was so enjoyed by Dorothy, who had never been to a race before, that they dallied till the last event on the card had been run, so that, when they got back to "The Royal" it was so near to their time for dinner that, Harry considered he had better postpone his visit to Sir Eustace till later.

"I think I will go round to 'The White Hart' and smoke a cigar with Glenne," said Harry, when they had finished dinner. "I said I would drop round to see him this evening." And so Harry wished Dorothy and her father good-night, in case he stayed later than he expected.

Sir Eustace Glenne's rooms were on the first-floor, overlooking the private garden at the back of the hotel. As Harry Reynolds knew his way, and anticipating that Sir Eustace was expecting him, he did not trouble anyone to announce him, but proceeded up the stairs, and, knocking at the door, went in. It was an old-fashioned room with folding doors. When he was there in the morning these doors were thrown wide open, but now they were closed, and the part he was in was empty and dark. He, however, heard Sir Eustace talking in the other room and he paused, as if hesitating to disturb him.

"It will be a difficult job," he heard a voice say, "for I feel certain 'Sampson' would win if ridden properly."

"Are you turning coward Barnet?" replied Sir Eustace, sharply. "There must be no question of his winning man, else good-bye to your thousand pounds." Then their voices dropped, and Harry only heard a low mumbling.

He was so thunderstruck at what he had overheard that for a few seconds he scarcely realised the scoundrelly deed that was being concocted by the man he had once called his friend. Advancing to the folding door he stumbled over a chair in the dark; recovering himself with difficulty, he groped his way forward, and whilst fumbling about for the handle of the door Sir Eustace called out "Who's there!"

So overwrought was Harry at the base treachery he had just discovered, that instead of answering the Baronet's summons he turned back quickly and left the room, and it was not till he got out into the cool night air that he could collect his thoughts and determine how best to act.

CHAPTER X.

THE END OF SIR EUSTACE'S PLOTTING.

IT was long past eleven that night ere Harry Reynolds returned to his hotel; he did not attempt to see if Mr. Pendennis was still up, but went straight to his own room. The morrow was the date for the Imperial Stakes to be run, on which depended the fortunes of the Pendennis estates. The near approach of the time when all his hopes and fears were to be settled caused "Sampson's" owner to pass a restless night, and soon after the first rays of the sun peeped into his window, Mr. Pendennis gave up the attempt to woo the fickle god of slumber, and, dressing himself, determined to pay an early visit to Joe Blunt and see how the horse was doing.

He had scarcely gone a hundred yards down the road when he was surprised to see Joe and two other men approaching him.

"Morning Blunt," said Mr. Pendennis, when they got within speaking distance. "I was on my way to look you up." Then as he noticed the grave expression on his trainer's countenance, which was reflected by his two companions, he added hastily: "Great Heavens! there's nothing wrong with 'Sampson' is there?"

"It's almost worse than



"DOROTHY WAS STANDING
IN THE PORCH"

that, sir," replied Joe. "'Sampson's' all right and fit as ever, but there's been dark work doing, with murder at the bottom of it."

"What do you mean, man? Out with it, whatever it is," exclaimed his master.

They were all now together in a group, when one of the strangers said:

"I'll tell him, Mr. Blunt;" then addressing Mr. Pendennis he went on: "I'm a police officer, sir, and yesterday evening, owing to information which this gentleman here, who is Mr. Sam Blunt, Mr. Joe's brother, gave me, I watched your jockey Ned Barnet's movements. About half-past eight or thereabouts he left the public where he was stopping and, after dodging about a bit, he went into the stable yard of 'The White Hart.' I followed him quietly and saw him pass through the gate leading into the grounds at the back of the hotel. Running down the yard I climbed over the wall at a little distance away and, crawling cautiously towards the house, I presently saw him ascending the steps leading to the verandah which runs along the first floor. Most of the rooms had lights in them, but the blinds were down in all, and he went peering along until he found the room he wanted. I couldn't make out then what he was after, for he rapped gently once or twice against the window, when suddenly it opened, and after a few whispered words with the party inside he went in. His movements were suspicious, but it might be all right; anyhow, he was evidently expected. However, I determined to see what it meant, so I ran up the steps and peeped into the room; the window was only pushed to, so I could hear all that was said; and a pretty plot it was. I didn't know the other man in the room then, but I do now. It was Sir Eustace Glenne."

"Well," broke in Mr. Pendennis, "he probably only visited Sir Eustace to say how things were going."

"Wait a bit, sir," replied the officer, "the first words I heard were by Ned Barnet; he said 'Sampson' was watched night and day by Joe Blunt, and he'd tried half-a-dozen times to get near the horse to put something in his mash to settle the business, but the damned trainer was too spry; then he went on to say it would be a difficult job to pull the horse without its being noticed. At this the other man, Sir Eustace Glenne, broke out angrily that he was a coward, and that the horse must not win else he'd lose his thousand pounds."

"Just then they both started and looked towards the door of the room as if someone was coming in, so I ran off and got down the steps, and I had scarcely hidden myself in some bushes close by, when Barnet came out through the window and also ran down, hiding himself not far from me. There we waited, as near as I can tell, close on an hour, then Barnet came cautiously out from his hiding place and crept up the steps again and re-entered the room; I followed, as soon as he disappeared, and peeped in. Barnet was stooping down over something on the floor, but the table and the jockey's body prevented me from seeing what he was doing, however, when he rose I saw it was a man's body lying there. Glancing round fearfully, Barnet approached the opposite side of the table and took up a bundle of paper which afterwards turned out to be bank notes, then going back to the figure on the floor he put his hand into the breast-pocket of the man lying there, and, taking out a pocket-book, took therefrom some more notes, and replacing the book made for the door, where I nabbed him."

"But the man on the floor; who was he?" said Mr. Pendennis, unable to restrain his fears any longer.

"It was Sir Eustace Glenne," replied the officer in solemn tones; "he was quite dead, struck down by the poker, it's my opinion."

"Good God! how awful!" exclaimed Mr. Pendennis, passing his hand across his brow as though he could hardly credit what he had just heard.

"There was very little disturbance of the furniture," continued the police officer, "except that the fireirons were scattered on the hearth. Barnet made a bit of a scuffle when I laid hold of him, but I was much too strong for him, and when I had put the darbies on and dragged him into the room, so I could see what he had

done to the man, he said never a word when I taxed him with the murder. That's all, sir, at present. They were a bad lot both of them, sir, and one of 'em's paid a heavy penalty for his villainy, and the other's time will come quickly. The inquest will be held this evening after the races," and so saying, the officer touched his hat and went his way.

"This is a terrible business, Joe," said Mr. Pendennis as he placed his hand on Blunt's shoulder to steady himself as they walked slowly down the street. "How did you find out these things were going on?"

"It was Sam, sir," replied Joe, turning to his brother.

"You see, sir," said Sam Blunt, "naturally when Joe wrote me that he was running a horse for the Imperial I was bound to come and see the race. When I got here and found your jockey was Barnet, I put Joe up to him, for I'd known him before, and what I knew wasn't to his credit. Yesterday I was coming up the street, when I saw Ned Barnet talking with a gentleman. I hadn't seen this gent for nigh on ten years, but I spotted him at once. He was the man who I had always suspected of going off with my niece; and although she wrote me she was married to a gentleman, she gave no address and no name. Whether she was really married or not I never knew definitely. I waited about until they had finished their talk, and then I followed him to his hotel and found he was called Sir Eustace Glenne. I talked the matter over with my brother Joe, and the upshot was I gave the inspector the tip, and very glad I am that I did so."

"You say Sir Eustace Glenne was married to your niece, Mr. Blunt?" asked Mr. Pendennis incredulously.

"Well, sir, I can't swear to it, of course not," replied Sam Blunt; "but Lucy wrote me she was married to a gentleman, but dare not disclose the fact because of his father, and the only party what answered to this description was this Mr. Glenne, as he then was, who had been hanging about after Lucy. I put two and two together, and I don't think there's much room for doubt myself. But never mind about that now, sir," continued Sam. "What's to be done now Ned Barnet's in quod, that's the question? Gimme a good horse before a bad man, that's what I say."

Mr. Pendennis drew a deep sigh as he recognised the truth of Mr. Blunt's philosophy. Then addressing his trainer, he said:—

"What is your advice, Joe?"

"My advice, sir, is to let our lad, Phil, ride 'Sampson,' he's a clever youngster and knows his mount. Between ourselves, I'd sooner put him up than any strange jock and we've no time now to pick and choose. I wanted Phil to have the mount at first, if you remember, sir."

"So be it then," replied his master. "I leave everything to you, Joe, I am so unnerved that I feel fit for nothing myself. I shall come up to the course in time for the race, but I shall not stay, so you can come back to 'The Royal,' when it's over, and if you will accompany your brother, Mr. Blunt, I shall be very glad to see you. I will go back now, so good-bye for the present, and good luck go with you, Joe," and so saying, Mr. Pendennis returned to "The Royal."

It was too early for breakfast when he went in so he went up to Harry Reynolds' room. Knocking at the door, Harry called out for him to come in.

The discovery of the heartless fraud which Sir Eustace and Barnet had plotted to ruin Mr. Pendennis had entirely driven sleep away from Harry's pillow and he looked haggard and weary from his night's wakefulness.

If Mr. Pendennis noticed Harry's worn look he did not remark on it, but went at once to the subject of the murder.

"I've bad news for you, Harry, my boy," he commenced, "terrible news." And then he recounted all that had happened.

Harry heard him through with scarcely a word of exclamation, but sat with his

arm on the table and his hand over his forehead. When Mr. Pendennis had finished he said quietly and solemnly:—

"God have mercy on his soul."

After they had sat in silence for a few minutes, Reynolds said:

"If you will allow me to advise you, Mr. Pendennis, I think it would be most desirable for you and your daughter to return home immediately after your horse has run. You can do no good staying here, and the sooner Miss Pendennis is out of all this fearful business the better."

"I think you're very right, Harry. God knows I'm grieved to the heart at poor Glenne's sudden end, but we can do no good by staying. I'll go and break it to her and get things arranged to leave this afternoon," said Mr. Pendennis as he left Harry.

* * * * *

Mr. Pendennis was unable to go up to the course to watch the race, as Dorothy was so prostrate at the news of the murder of Sir Eustace, that her father did not care to leave her, and he felt little desire himself to associate with all the noise and bustle of the race-course at such a time, so he sent word to Joe Blunt to let him know the result and to come on himself to "The Royal" immediately the race was over. It was just past three o'clock when Joe was announced. Mr. Pendennis rose to meet his trainer, and as the latter entered the room he tried to ask the question he almost feared to hear answered, but the words refused to come. One glance at Joe's beaming face, however, was sufficient, and Mr. Pendennis fell back in his chair in a half faint. Dorothy was lying on the sofa, and she and Joe rushed forward to render their aid.

"All right, dear; I'm only done up. I'll be better in a minute. Thanks, Joe," said Mr. Pendennis, as Blunt handed him a glass of water from the sideboard. Then, sitting up, he held out his hand to his old friend, and grasping the latter's honest fist, said: "Tell us all about it, Joe."

Joe Blunt, seeing his master was more himself, recovered his happy smile.

"Well, sir and Miss," he began, "I'll do as the Irishman did, and start at the finish. We won by three good lengths, and hooray for 'Sampson'!—'Pollywog' second, and 'Timber Toe' a bad third. It was a tearing race from end to end. Phil rode grandly, and I've promised him an extra hundred."

"That's right, Joe," said his master.

"They got off at the first try," Joe went on, "and Phil kept close to the rails. One of 'Pollywog's' stable was set to make the pace, and he did it with a vengeance, for at half-a-mile from home there were only four horses in it out of ten starters. 'Pollywog' and 'Timber Toe' were leading neck and neck, with 'Sampson' three or four lengths behind. Then Phil gave him his head a bit, and he began to crawl up, first foot by foot, then yard by yard. At half a furlong from the winning-post the crowd began yelling "'Pollywog' wins! 'Pollywog' wins!" but I knew 'Sampson' hadn't commenced to try yet; then I saw Phil settle down to business, and our beauty just walked away from 'Pollywog' at every stride, leaving the other two as if they were standing still. I'm only too sorry you weren't there, Miss Dorothy, to see the beauty come in—fresh as paint, too—'Pollywog' win indeed," Joe's enthusiasm and excitement infected his hearers, and both Dorothy and her father brightened up as he narrated the details of "Sampson's" victory, and by the time he had finished they were in more cheerful spirits than they had been all day.

"We've arranged to return to Southton, Joe, by the 5.15 train this afternoon," Mr. Pendennis said, when Joe's verbosity was somewhat quieted down, "so we have little time to spare, but I shall hope to see you back at The Chace to-morrow—you will manage to get away from here by the morning train, I suppose?"

"Yes, sir, I can do that nicely."

"Very well then, and now we must say good-bye Joe, or we shall lose our train," and with a hearty hand shake Mr. Blunt took himself off.



"TELL US ALL ABOUT IT"

"I wonder where Harry Reynolds has got to," said Mr. Pendennis, musingly. "I'll just go and see if he's about." But Harry was not in the hotel and, so, leaving a short note for him, Mr. Pendennis and Dorothy drove off to the station.

CHAPTER XI.

THE FINAL ACT.

ALTHOUGH Harry Reynolds was evidently much upset by the tragedy of the previous evening, he went up to the race-course to see the finish of the race which would make or mar the fortune of Dorothy's father. He avoided the Stand, where he would probably have met many acquaintances, for his was no mood for the pleasures usually attendant at such a time.

When the race was over and won, a fleeting smile illumined his weary face for a passing moment, then he turned and left the course. He made no attempt to return to "The Royal" to bid adieu to Dorothy and her father, but moodily wended his way from the town, and did not return till some time after the train by which the Pendennis's had left.

When he read Mr. Pendennis's note and knew that Dorothy had gone he uttered a sigh of relief and proceeding to his room he remained there some time. It wanted but half-an-hour to the time at which the inquest was to be held when Harry came out of his room with a letter addressed to Mr. Pendennis, which he dropped into the hotel letter-box as he went out.

The remains of Sir Eustace were lying at "The White Hart," where the Coroner was presently to hold his Court, and when Harry arrived the proceedings were about to open.

The gruesome details of visiting the body by the jury having been gone through,

the Coroner called on the police officer, who had found the body and captured the accused jockey, to give his evidence, which he did in precisely the same terms which he had given to Mr. Pendennis. Medical testimony was also given by two doctors supporting the officer's view that the death of Sir Eustace had been caused by a blow on the head from some blunt instrument such as a poker would give, causing concussion of the brain and practically instantaneous death.

Ned Barnet was then duly warned and asked if he wished to say anything. He was very pale, but self possessed, as he leaned forward to address the Coroner.

"I'm not guilty, sir," he commenced, "and if you will allow me I will tell you all I know."

"Whatever you say may be used as evidence against you," again warned the Coroner.

"It's the truth and nothing but the truth wot I'm going to say," replied the jockey in earnest tones, and then he continued his confession.

"When Sir Eustace Glenne engaged me to ride 'Sampson' he promised me £1,000 to lose." Here a murmur of surprise ran through the Court. "He didn't say why he wanted the horse to lose and I didn't ask. He was to give me £200 the night before the race and £800 afterwards. What that gentleman," pointing to the police officer, "says he saw when I went into the dead man's room last night, and what he heard us say is quite correct. I was saying it would be a difficult job to pull the horse as he was such a good 'un, and Sir Eustace Glenne he got his back up and asked if I was frightened, then we heard a noise in the other room outside the folding-doors, and he whispered me to bolt, and come back again when he came to the window and whistled. So I cut as fast as I could and waited down in the garden, till I got sick of it. I was there for an hour or more, quite, and then I crept back to the room, and peeped in, and saw him lying on the ground. I thought he'd had a fit, so I went in, and tried to rouse him, but he didn't move, so I knelt down, and then I found he was dead.

"I was just going to make myself scarce, when my eye caught the notes on the table, there were the £200 he had in his hand to give me when we were disturbed. I took them, and then the thought struck me that, perhaps, he had the rest of 'em about him, and I felt in his pocket, and found 'em just as the officer has told you, then I went to bolt, and he collared me (pointing again to the police officer), and that's the truth, gentlemen, if I never utter another word."

Perfect silence ensued for a few moments as Ned Barnet finished his speech, then a figure rose, and addressing the Coroner, said "That man has told the truth, sir, he is innocent of the murder. I am the guilty man."

All eyes turned to the speaker. It was Harry Reynolds. This totally unexpected turn of the case caused a perfect hubbub of exclamations from the people present.

Harry stood calm and unflinching through it all, and when silence again fell on the Court, the Coroner said, "Who are you?"

"My name is Harry Reynolds," he answered, "and if you will permit my evidence, I would like to inform the Court of all I know."

Pausing for a few brief seconds, as though to marshal his words, Harry then went on:—

"I saw Sir Eustace Glenne yesterday morning on other matters on which I was to see him for his decision the same evening after dinner. I arrived here about half-past eight, and went direct to his rooms; the back room was in darkness, and as I entered I heard Sir Eustace talking in the front room. He was speaking to the jockey about making 'Sampson' lose. I was so overcome at what I heard that, instead of going into them, I went back, and in doing so I stumbled against a chair in the dark, and this no doubt was what disturbed them. I went downstairs and out into the street, to think what I should do. I was some time, perhaps half-an-hour, before I returned, and then I went upstairs again, straight to his room. I

taxed the dead man with what I had overheard. I need hardly say our conversation was bitter and acrimonious. It, however, only lasted a few minutes. I informed him I should warn the owner of 'Sampson' of their foul plot, and so stop the jockey, Barnet, from riding the horse. Then I turned to go. I had not got to the door when I heard a sudden movement behind me, and as I turned about Sir Eustace Glenne aimed a blow at my head with the poker, which he had snatched up. Fortunately for me his foot caught against the leg of the table as he came at me, and his aim fell short. I caught him by the arm and the throat, and threw him backwards, and rushed from the room. This is all I know positively, but I conclude that in his fall he struck his head against the corner of the fender where the jockey found him."

After this confession there was little left for the Court to do. The jury retired to talk the matter over, and the spectators broke out into eager discussion on this unlooked for development of the inquest.

When Harry had finished he sat down to wait his doom, and Joe Blunt, who had been an astonished witness of all that had taken place, made his way to Harry, and, sitting beside him, endeavoured to engage his attention. The good men and true who composed the jury soon made up their minds, and returning into Court recorded their verdict—"That deceased had died from the effect of a fall, caused by Harry Reynolds in self-defence."

As this was tantamount to a verdict of manslaughter, Harry Reynolds had to stand his trial at the forthcoming Assizes, which fortunately were close at hand.

The result of the trial was practically the verdict of the Coroner's jury.

Harry had probably foreseen the result of the verdict, for his letter to Mr. Pendennis explained all that he had told the Coroner's Court, and he finished it by saying: "After the inquest I shall return to South Africa, and it is hardly probable that we shall meet in this world again. The few months I have spent with you and Dorothy have been the sweetest my life has ever known, and the last words I pen, and which will always remain in my daily prayers, are 'God bless you both, and may He hold you in His safe keeping.'—HARRY REYNOLDS."

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The steamer which brought Geoffrey Mannering to England passed the vessel on which Harry Reynolds was leaving his native country for ever.

It was some time before Dorothy's kind heart ceased to grieve for the true friend who had left them, and for many a day, whenever his name was mentioned, her eyes saddened at the thought of the lonely man in that far off land.

Before Geoffrey's holiday had expired he received a cable from his uncle bidding him remain at home, as he had sold his property and was returning to England at once, and six months later William Mannering was present at the marriage of Dorothy and Geoffrey, even as he had promised.

(THE END.)

Some Secrets of Tobacco Manufacture.

A TECHNICAL TREATISE FOR PIPE-SMOKERS.

BY DR. P. H. DAVIS, F.R.G.S., &c.



IF a verity it will be a bad day for the Chancellor of the Exchequer when John Bull ceases to enjoy his pipe. The kingly plant produces, in round figures, a revenue of ten millions sterling per annum. The heaviest sums for Customs' duties are paid at London and Liverpool, which have the largest bonded warehouses for tobacco in the Kingdom. Of these, with their miles of packages of leaf in hogsheads, tierces, bales, mats, serons, hides, cases, &c., &c., to be subsequently sent to all parts of the country, I will not at present speak; my mission is to elucidate to the smoker just exactly *how* the leaf is prepared for use in the pipe from the time it arrives at the factory.

A tobacco factory is a sort of Blue Beard's Chamber, of which the key is never confided to the temporary care of a wife. Nobody, the Government supervisor alone excepted, possesses the "Open Sesame," so it became quite a puzzle as to how I could get an *entrée* for an artist to sketch for me under my own direction. The reason of this is made clear by the fact that each firm preserves as a secret its own proportions of the various growths of leaf used for the blend which, when manufactured, becomes Navy Cut, bird's-eye, mixture, &c. They would go so far as to admit a stranger who knew nothing of the business and therefore could not carry away any portion of their well-guarded secrets, but it was far too dangerous to open the door to one like myself, who, being thoroughly acquainted with the trade, could quickly realise what was going on. But I would not be balked; I would not only gain admission for myself, but for an artist also—preferably with an instantaneous camera, to take pictures at the exact moment I desired, just as particular stages in the various processes were reached.

But where was the factory? This nonplussed me until, at a lucky moment, I mentioned my desire to Mr. Bullock, the London manager of Messrs. Robinson and Barnsdale, Limited, the great tobacco and cigar manufacturers at Nottingham, Grantham and London. He was perfectly agreeable, so far as London was concerned, to gratify all my wishes, but I was anxious to go through their huge head establishment at Nottingham. Finally, Mr. James Kennedy, a Director of the Company, came to London; we discussed matters and permission was given me to go to Nottingham and do as I pleased. In due time I went; the services of Messrs. Alfred Cox and Co., of Tavistock Chambers, Nottingham, were enlisted, and a cab full of photographic appliances, including several costly cameras for instantaneous pictures, transported to the Company's works at Russell Street, under the charge of Mr. H. W. Cox and Mr. Cleaver, two of the most expert instantaneous photographers in the country. It is therefore only right to explain that I feel under an obligation to all these gentlemen, for it is entirely by their kindness that my article has been completed, and should my remarks serve in any way as an advertisement for them, such will only be deserved. But Robinson and Barnsdale, Limited, don't need much advertising now; a Company which has only been established eighteen years, but, nevertheless, at only one of its three large establishments, occupies 86,280 square feet of space under one roof, pays about £150,000 a year to the Government for duty on tobacco, employs 530 persons,



"THE THREE GRACES" CUTTING MACHINES

floor, but one out of each lot goes to "Randles' Study," which may be considered as the kitchen, presided over by Mr. Randles, the blender, as *chef*. Under his charge are growths of all kinds, and here are directed all the combinations. From the open packages are withdrawn and weighed the various quantities of dry leaf, which are again checked, docketed, and sent off to be damped. Hitherto the leaf has been as dry as chips—duty is calculated by weight so it would never do to pay on moisture as well as leaf—and pressed very tightly in its packages. The leaves are, therefore, slightly sprinkled with clean soft water and allowed to lay several hours to sodden a little. The damp leaves are now removed and the exposed dry leaves damped as before. This is repeated until all are equally moist, when they are shaken up loosely, sprayed for the last time, covered with a damp blanket and allowed to do their final soddening, when they are as soft as kid and pliable as elastic. If the batch of leaf is for bird's-eye it is now ready—the stalk cut into cross-sections forming the well-known "eye"—but if required for other smoking material it is handed to the "strippers." These are deftly-fingered girls who, with astonishing rapidity, split the leaf and remove the whole stalk at one operation,

and utilises a 60 horse-power steam engine, wants no puffery at my hands; the facts speak for themselves, and are corroborated by the results of the camera which are scattered through my text—remembering that, as "Salem Scudder" says in *The Octoroon*: "The Apparatus can't lie."

"Randles' Study" is sacred to the skill of the blender. On the walls hang a large variety of samples of leaf which have been drawn from the packages in bond, and each bearing a tally giving a full report of the package it is taken from. As the packages of bone dry leaf tobacco are received they are stored on the raw tobacco



CONTINUOUS TOBACCO-CUTTING MACHINE

and well, indeed, did the bright-eyed, rosy-cheeked Nottingham lasses perform this duty.

This brings us to the machines which cut the leaf. Fortunately we got a group of "The Three Graces," each of which is of a different type, and produces different results in the finished cut tobaccos. That in the foreground is a "Continuous," of which another photo is also given. To this the stripped leaves are brought, once more shaken up and thoroughly mixed or blended, and the operative is shown in the action of ramming them down into the box or body at the back of this powerful appliance, as the finely cut shreds fall from the knife at the front into the basket below at the rate of 150 lbs per hour. The action of this machine is continuous—save that it is fed by hand with leaf. This, thrown into the back, is automatically drawn forward between rollers, squeezed into a compact mass and forced forward again under the rapidly moving knife which comes down upon a revolving wooden drum. The cut leaf then drops by its own gravity. Such an appliance is very costly, for its mechanism answers almost every call that can be made by its operator. In an instant its cut can be altered from say 120 to the inch to huge chops of almost an inch each; a change of a cog-wheel and it is effected. Strange, too, these machines are not so noisy as other types; they are the latest improvements in the line.

The central machine of "The Three Graces" is called the "Swan-neck," on account of the shape of the holder of the huge knife. This

was the predecessor of the "Continuous," and though useful is more cumbersome, slower, demands more preparation of the work for it and also more attention. It requires as well a screw press with thick square iron boxes, the size of the "body" of the cutting machine. Into these the blended leaves are packed; then pressure welds them into a solid cake. In time these blocks are removed, placed in the bed of the machine, held in position by a clamp, while with a slightly curved motion the knife slices all into thin filaments. The cake is automatically pressed against the knife attached to the "Swan-neck" knife-holder made fast at one end to the side frame of the machine. At these Nottingham works screw presses are abolished for hydraulic presses (see illustration), and nearly all the shag produced for London is prepared by this method.

Now comes the *crux* (so far as the public is concerned) of all that pertains to a good article. Agreed that the blending is perfect; and that the damping, stripping, cutting, &c., is properly done, the grand *finale* is to be performed; here skill, tact, and every other good attribute of the clever operator is called into activity. The leaf has been cut damp—almost wet. It is then too wet to smoke well, yet it *must* be wet enough to manipulate, and soften the natural gums in the leaf. If left as cut it would soon go mouldy or begin to ferment, so some



RAW TOBACCO

moisture must be removed. Take away too much and the tobacco becomes too "chaffy" to be enjoyable in the pipe or cigarette, and with the evaporation goes the profit; leave the moisture and the tobacco soon "goes wrong," won't burn freely, and complications set in. Thus the process of "steaming" is resorted to—conducted with remarkable delicacy and intelligence above the average.

The shredded leaf must now rest to "bleed"—*i.e.*, the natural gum which exudes in minute quantities permeates the mass, and renders the flavour uniform. It is next carried to the steaming pans—large, flat, shallow, copper pans a few inches deep, kept hot from below. The cut material is placed on these, very gently shaken up, spread out thinly, and these actions repeated for several minutes, while the moisture evaporates in clouds of steam. Vigilance must be exercised; the tobacco must be equally steamed, and yet retain sufficient moisture to make it properly smokeable and pay a profit. Not a scrap must be scorched, and the constituents of the blend must be borne in mind, for while some growths take kindly to steaming others resent it—nevertheless, if the latter are used for any purpose (such as colour, flavour, &c.), they must be provided for in the manipulation. And there is no guide by which a man can work; all is done by experience only. An incompetent man will leave his batches too wet, too dry or perhaps burnt; or ruin the shade or colour by injudicious handling, or evaporate his employer's profit into steam, or burn himself, or pull the tobacco into scrap, or in fact, play the very mischief in less time than it takes to say the words. His intelligence and experience are all he has to rely upon, except his sense of touch, smell (aroma), and sight (colour). Moreover, he must be able to tell to a nicety, and while the tobacco is hot and full of steam, just exactly what it will be when cold and consequently drier. *And he does it!* Yes, more than that—he produces unswerving regularity in every batch of the same class. The acumen which governs his "rule of thumb" proceedings will give us, with marvellous precision, to-day, to-morrow, in five years, or at any time, *without notice*, identically the same preparation of, for example, bird's-eye or returns, as he did fifteen years ago. From now, hence, let it ever be admitted that intelligence, skill, and experience, are required in every tobacco works.

Next the tobacco is laid out loosely on large canvas-bottomed frames, slid into racks to cool, and then put in the labels which form the packets, by hand or machine. In the former instance the girls sit at long benches; each is provided with scales, tobacco, labels, and a mould to shape the packets, and a pretty sight it is to see row after row of neatly dressed girls busily engaged at this operation and possibly singing



GIRLS PUTTING UP PACKET TOBACCO

in unison during the while. Packing by machinery is too complicated to clearly describe in this article; beside it is not a prominent part of the tobacco manufacturing process. The tobacco is put into the hopper of the machine, which is also supplied with the labels, and then out comes a torrent of little packets almost too rapidly for belief.



DAMPING ROOM

The one method obtains for all ordinary cut tobaccos—shag, bird's-eye, returns, mixture, &c., &c.; the differences are in the blendings at "Randles' Study," where all calls are met by the combinations of the growths of the world. Here is leaf of every shade, from pale straw-coloured Virginia to jet-black Kentucky. So with flavour; all is represented, from bouquet-like Turkish to heavy, full-bodied Western American fit for strong black cavendish, and tarry-smelling Latakia; also a marvellous range of shapes and sizes of leaf, from tiny oval golden-yellow Turkish and ugly, scrubby, short Latakia, to the fine, large, long, well-formed leaves which come from where the late Jefferson Davis hoped to make the capital of the Confederate States. The universe pays tribute to this famous "Study"—this laboratory, so to speak, which, like *Puck*, "Puts a girdle round the earth" in less than his proverbial "forty minutes." It is there—all in sight at once! The tobacco regions of America, from Greenland to Terra del Fuego, send their quota; so do Europe, Asia and Africa, though Australasia is as yet absent.

Coming now to Navy Cut, Golden Flake, &c., the procedure is vastly different. These being bright in colour when finished, must only just be moistened sufficiently to permit the brittle leaves to be handled without breaking. No steaming is permissible either, because it would upset the flakes; and, as no heat (while at the steaming-pan) can be employed to close the pores of the cut leaf after "bleeding," nothing can be used but well-matured, soundly-conditioned leaf of magnificent colour. If anything else were attempted—well, good-bye to the maker's business. Here is why bright Navy Cuts *must*, of necessity, be always somewhat dearer than other tobaccos.

Moistening these masses of nicotinic gold requires considerable adroitness. Too much damping spoils the colour of the leaf by giving its natural gum too much freedom; too little—and other troubles multiply—no profit, and the brittle leaves break into scrap. Therefore, the man who damps this leaf must be as skilful as he who steams the shags, bird's-eyes, and returns. However, he does it, and a watering-can with a very fine rose is his sole implement. This over, the leaf is covered with the blanket, as before, and allowed to sodden slowly in a suitable atmosphere, frequently watched, turned over, shaken up, &c., to ensure uniform softening to the condition of a kid glove. A false step now would be fatal.

It is then ready for either round, oval, or square "plugs," though possibly "rods" more clearly conveys the idea. In the photo of a corner of the press room a man is kneeling on the floor. At his back is an empty flat box with white canvas in it; while in front of him is a similar box and canvas and a supply of loose leaf. The bottom of the box is first covered with canvas, and above is laid a sort of

hard wood railing, with gaps between each rail of the exact shape and dimensions of the intended "plug," thus—



(the white spaces represent the hollows or gaps.)

Into this is rammed by hand all the leaf it can be made to hold; that is arranged level, another canvas put on, and the box is afterwards put into the hydraulic press and submitted to a squeezing which ultimately leads up to some tons to the square inch, bursts every cell in every scrap of leaf, and allows the natural gum to exude and percolate (as best it can) through it all. This is done by very easy stages; violence would darken the golden leaf. These boxes remain in the presses to allow their contents to

season, in due course are withdrawn, and when their contents are removed the bars are firm. These are now covered by hand, singly, with moistened leaves of the same quality, to prevent bursting in the after-process of flaking.

In the distance the photo of "The Three Graces" shows a flake-cutter somewhat akin to the "Swan-neck." The body of the machine holds a large flat tray of hard wood in which is laid, side by side, as many bars as it will hold; the tray is

slipped into the body of the machine so that the bars of golden tobacco lay at right angles to the knife, the clamp brought down upon the lot and the machine started. The tray is automatically pushed towards the knife, into which it falls quickly, and slices off pieces from all the rods, which are thus flaked in a couple of moments. They are then ready for packing *by hand* (this cannot be done by any appliance yet invented); but the tray of flakes is placed in a rack to cool in case it should have become heated by the rapidly falling knife during the flaking, for if packed while warm fermentation *might* be engendered.

The "Navy Cut Corner" of the girls' packing room helps my description again. The two girls in the foreground are the "weighers," and each has a tray



A CORNER OF TOBACCO PRESS ROOM



MAKING PLUG TOBACCO



SPINNING TWIST BY HAND

of Navy Cut (just as brought from the flaking machine) at hand and a pair of scales in front of her. Next to the fourth girl on the left a tray full of Navy Cut is propped up to define how they look as they come from the flaking machine. Only one corner of the girls' packing room was photographed, but it is sufficient to show how beautifully clean these happy young misses keep themselves and their apartment, which is airy, light and nearly 20 feet high. Usually they work in parties of eight—two to weigh, four to pack and

two to affix labels; and they are so deft that each of them packs 1,280 one-ounce packets daily, or 640 pounds of tobacco per party. Their conduct is such that no superintendent is needed; each takes a pride in her work and harmony reigns among all. They are patterns of respectability, good behaviour, industry and *esprit de corps*, and, therefore, a credit to themselves and the firm which has trained and now employs them.

"Ship's Plug Tobacco" is made by enveloping the compressed leaf in canvas and lanyard. Our photo shows the metal moulds in the foreground in which the leaf is pressed; it is then enveloped in canvas and lanyard by a girl, as our illustration clearly explains. How is brown leaf rendered black? Our photo depicts twist-spinning, the old rope-walk and spinning-wheel adapted to tobacco purposes. Strong flavoured leaf is used for "fillers," and thick, fleshy leaf, full of "nature," or gum, for the outside. Both lots are damped till pliable; a girl turns the wheel; the junior (at left of picture) forms the blended leaves into a continuous strand of agreed thickness and the actual spinner (on his right) dexterously covers it with half leaves until a firm rope of tobacco results. This is coiled evenly on the wheel till the latter is filled. During the process the spinner moistens the outer surface of his tobacco-rope with sweet oil to prevent it sticking; when the reel is filled it is lifted off its supports, a piece of canvas is enveloped over the tobacco, and firmly corded with stout hemp. Meantime more tobacco has been twisted into a smaller coil, but of equal length; the reel and its shaft is adroitly drawn from the large roll of tobacco; the cavity left in its centre being filled with the smaller coil of tobacco-rope. A sheet of brown paper is placed on the flat top and bottom of the roll of spun tobacco, and it is then consigned to the mercies of a press—tender at first, but terribly severe later. Pressure is wanted and pressure is given—no half measures, for after seasoning, the tobacco must come out as black as one's hat. The oil prevents the tobacco-rope from being squeezed solid, and that, with the natural gum of the leaf, sets up a chemical action which mellows the tobacco and makes it appear glossy, but to this end every cell in every particle of leaf must be irrevocably burst, the freed sap carried through the mass and checked at the right moment, or the tobacco would be black and soft, instead of black and hard. Then seasoning—which is synonymous with age—will do the rest.

Thus the "secrets" of tobacco manufacture are laid before our readers by the aid of pen and camera, and later on I hope to show how cigars and cigarettes are produced.



Author of "Bootles' Baby," "A Born Soldier,"
"The Stranger Woman," &c.

SHE lived in Blankhampton. I don't mention this fact as a distinction, because a great many other sentimental people live in Blankhampton, a place in which there are more sentimental Marias—or shall I say more *Marias* than any other place that it has ever been my lot to know. She whom I have in other works called "the sentimental Maria," was no longer young, she was old enough to live alone; but not because she had ever contemplated emancipating herself from the trammels of conventionality or of family life, oh, dear, no! Maria's whole soul was bound up in the family life; conventionality was as the breath of existence to her. Emancipation meant *trousers*, and a vote in Parliament, and not minding mice and blackbeetles. Maria's soul had never yearned for emancipation—nay, on the contrary, it was thralldom for which she longed, the right to *obey* somebody. How sweet it would have been to her! Although she lived alone there was no pleasure to Maria in single harness. She yearned to be one of a pair. She had come to live alone for this reason: she had been an only child; her father had been many years her mother's senior and died at a ripe old age when Maria was still in her teens. The late Mr. Parsons had, in his day, been something connected with shipping, but owing to advancing years had gradually ceased his interest in business and settled down to a humdrum existence upon an income of about three hundred a

year. This amount he left to his widow, who, after his death, continued in the little house just off one of the most pleasant streets of the town in which they had always lived. It cannot be said that Mrs. Parsons had given Maria a good time. She was a dull, heavy, lethargic kind of woman of gloomy views, and it was a source of wonder to many among their small circle of acquaintances from whence the sentimental Maria could have got her disposition. Her up-bringing had been so austere, so repressed; she had been permitted no girlish vanities, no girlish pleasures; she had been from her earliest childhood taught that this earth is a vale of tears, that women are subject creatures through whom sin first had come into the world, and she had not been free from this thralldom until she was nearly forty years of age. By that time she had developed into a nervous, timid, undecided creature, full to the brim and running over with all manner of sentimental, beautiful and poetic thoughts to which she was abjectly afraid to give utterance. When her mother died, the entire property left by her father became hers to do with as she would. She was absolutely and in the fullest sense of the word, her own mistress; and it was many, many months before she realised that she was as free as air to come and go as she would, to make her own life, her own arrangements, and to take any pleasures which suited her. She had gone on living in the same house and keeping the same old servant mainly from an absolute inability to decide for herself as to making any change.

However, as time went on, Maria gradually got used to being her own mistress, nay, she even got almost used to being the mistress of Susan. I don't know whether, on the whole, Susan did not exercise a very good influence upon the sentimental Maria. She had been many years in the service of the late Mrs. Parsons, and, after the manner of old servants, she had held her mistress in no particular awe. She had frequently described that lady to her face as being not only ready to meet troubles half way, but more than inclined to go out into the highways and byways to search for them; and upon one memorable occasion she had taken Mrs. Parsons roundly to task for what she considered her utterly improper treatment of her daughter.

"When I think, mum, of a young thing like Miss Maria being shut up here with two old women like you and me, with no pleasures, nothing that young things enjoy, crotchet-ing endless antimacassars which you haven't got the heart to use because they cost money for the washing, all I can say is, mum, I pity Miss Maria as much as I blame you!"

"Susan!" said Mrs. Parsons, "you are a most impertinent woman."

"Which, begging your pardon, mum, I never was. Since I come into your service, a young girl of sixteen years old, never one word of sauce has passed my lips, but being privileged as a member of the family for over thirty years, speaking my mind is not impudence. It is all very well now, mum, to say that Miss Maria has you and she needs no outside companions; it is all very well now, only the best years of Miss Maria's life is going by and they will never come back again, but when you are dead and gone, mum, which you *will* be, and doubtless before long, what will happen to Miss Maria then?"

"Miss Maria will have the remembrance of having done her duty to her mother."

"And her mother won't be able to remember whether she done her duty by her daughter or not," said Susan, looking fixedly out of the window.

"Susan," said Mrs. Parsons, "I am afraid that you are a profane woman."

"That's as may be, mum; I don't *know* it, that's all," said Susan, and retired triumphantly from the field.

Her well-meant championship of the young mistress had not resulted in any change in the regular routine of the sentimental Maria's life. She still went on manufacturing white cotton antimacassars, she still went on making sets of undergarments, it being her mother's opinion that a young woman should always have plenty of white work on hand; she still asked her mother's permission to go out and wore the gloomy



MADE GREAT ALTERATIONS.

garments which that lady chose for her ; and so it is not to be wondered at that she did not very quickly get used either to being her own mistress or the mistress of Susan. Yet life was very different for her, if she ~~was~~ nearly forty and had the shrinking manner of a repressed girl of sixteen. She was young in heart and unspoiled in enjoyment ; she was not used up, like many ladies of certain age, and she was not ready to blame every girl who showed signs of coquetry and frivolousness. No, Maria *longed* to be coquettish, she longed to be frivolous, Maria longed to have a romance in her life.

So time passed on. Little by little the sentimental Maria became more or less used to being free to come and go as she would. At first she had taken the advice of her most intimate friend as to the style and cost of the garments with which she provided herself ; at first it was pain to her to go into a shop alone and make a purchase, as one might put it, entirely "off her own bat ;" but gradually this feeling wore off, and she arranged and assorted her wardrobe like any other lady who lives upon her means.

When the first shock of her mother's death was over, Maria Parsons began to make new friends, and this was exceedingly good for her. And, after a time, strengthened by the advanced ideas of the redoubtable Susan, she made great alterations in the house. She not only painted and papered the dining-room and drawing-room, but she even went the length of putting an archway of communication between the two. This was draped with heavy cloth curtains of a rich crimson colour, purchases which were also made in deference to Susan's advice.

"You know, Miss Maria," she said, when they had thoroughly talked over the scheme of the alterations, "you are just one young lady living by yourself ; and I don't know, taking it all round, when a lady lives by herself that there is anything more dreary than going out of one empty room into another empty room. You will be far comfortabler if you have the two rooms made into one ; then, on days when it is mild, one fire warms the two, and if you was to have one of them little lamp stoves to set in the dining-room fireplace, you would not be obliged to have a dining-room fire from one year's end to the other. Your poor ma, now, I do declare she had an idea that a daily drawing-room fire was

a wickedness, and I often used to think that she hastened her end by sitting and looking out of the window, with never a fire in the room except on Sunday afternoons. But there, now, your poor ma wouldn't have had no alterations made."

"I don't think, said Maria, "that it could do any harm."

"It is your own house, Miss Maria," said Susan.

"Yes, Susan, that is so ; but, at the same time, I don't want to do anything foolish, and I shouldn't like to do anything that I thought mother would really disapprove of."

"When I first knew your mother, Miss Maria," said Susan with emphasis, "she was not as old as you are now, and she was like all other very good people : she thought her opinion of more value than all the rest of the world put together. I am sure, Miss Maria, you never can look back and remember the time when the missis hesitated in giving an opinion, and many's the time she turned out to be quite wrong."

"Well, that is true enough," said Maria, with a sigh to the memory of the departed lady.

"So do you just do everything that is best, or what seems best to you at the moment," said Susan, with a good deal of oratorical gesture. "The world cannot stand still, you know, Miss Maria, though a good many people would like it to."

No, the world does not stand still : it only *seems* to do so to some of us. For Maria Parsons it began to move steadily onward, not in the kind of way that some story books would have it—that, from being a faded, undecided, nervous woman of forty, or thereabouts, she developed into a fine, strong, healthy young creature of twenty summers ! Oh, no ! To all outward appearance she remained pretty much the same as she had been before her mother's death ; but after she became her own mistress, she certainly became more capable of managing her own affairs than she had seemed to be when they had been managed for her.

Well, it happened that Maria Parsons was sitting in her drawing-room one mild evening in July. She had had rather a pleasant day. She had been out in the morning and had bought herself a new dress ; she had paid a visit to the dress-maker, and also one to an old crony of her mother's, who spent her entire existence in playing some form or other of

Patience. The late Mrs. Parsons had frequently remonstrated with her old friend for what she was pleased to term her culpable waste of time that was precious. Over and over again she had spoken to her about what she called her terrible habit; but as the old sinner was very, very deaf, and had years before acquired a habit of never hearing anything that she didn't wish to hear, the good lady's warning words were as seed which fell upon stony ground. Then Maria had come back and eaten her solitary dinner—a nice little bit of mutton boiled to a turn by the faithful Susan, with proper accompaniments of mashed turnips, mashed potatoes and caper sauce. Later, Maria had gone out and paid a visit or two, and finally had gone down to "the Parish," as they call the Cathedral in Blankhampton, to evensong, which she was fond of attending. As she crossed the nave to the door of the choir she almost ran against the bishop of the diocese, he who was known as Archibald Blankhampton. I have spoken elsewhere of the sentimental Maria's admiration for the dignified churchman, and although she had never spoken to him in her life, the mere fact that she had passed him near by was sufficient to give her a certain feeling of elation for the rest of the day. From the "Parish" Maria went home again, and Susan served her with tea. One of her modern innovations, one which would have horrified her mother, was to have that meal served on a little bamboo table which boasted of many shelves and which stood in the drawing-room. Indeed, Maria had quite given up making octagonal antimacassars and given all her mind and attention to afternoon tea-cloths and other more modern methods of employing her fingers.

She had scarcely finished her tea when she heard a knock at the door, heard Susan go along the passage, and the next moment the old servant appeared in the room, announcing that Mrs. Bayley wished to see her. Now, Mrs. Bayley was Maria's most intimate friend. It was with Mrs. Bayley that, a couple of years before, Maria had gone to a private view of the Blankhampton Palace given by the firm of local upholsterers who had fitted it up in time for his lordship's coming. Mrs. Bayley was a solid, podgy lady, with a double chin, nice brown eyes and a settled conviction that her husband was not so much a man as an inexhaustible mine of

wealth to be exploited whenever it was practicable. She came in then, and plumped herself down upon the sofa in a state of the greatest excitement. "Oh, Maria," she said, "what do you think? James says that I may make all my arrangements for going off to Rockborough as soon as ever I like! Of course, the children, poor little things, are nearly wild. They are so fond of the sea, bless 'em, which is more than I am for some things. However, what I came for was this, Maria—do you feel inclined to join us?"

"To go to Rockborough with you?" said Maria, looking up with mild surprise.

"Well, you know I think it would be rather nice, wouldn't it? You didn't seem any the better for going away last year, and I believe it was all because you went with that horrid Mrs. Spearman, who worried you to death. Supposing you come with us this year and we share out? It sha'n't cost you much."

"I should like it very much indeed," said Maria, "very much; and I might shut the house up and let Susan go away for a holiday."

"I certainly should," said Mrs. Bayley, "then we may consider it settled. We thought about going down on Friday week. You know I must get the children's things ready and a nice serge dress for myself. I hate going to Rockborough unless I am well turned out. You haven't got a blue serge, Maria. You get one."

"Oh, would you? said Maria doubtfully.

"Yes, I should. It looks so nice. Let us go and see Miss Simpson, and we can have them made alike. I thought I would get a nice, smart, shady hat to wear in the mornings."

"And you will go into lodgings?" said Maria, waiving the question of the shady hat to wear in the mornings.

"Oh, yes, my dear. You can't go to an hotel with young children, and I can't abide boarding houses—I hate 'em. Good rooms right on the front, that's about my form."

"Very well," said Maria, "I will join you with pleasure. How long do you intend to stay, Mary?"

"Oh, a full month," said Mrs. Bayley. "Oh, my dear, I wouldn't take the trouble of going to the seaside if I couldn't have my full month. What's the good? No, some women they don't mind packing up and going off to the seaside for a week,

but I don't think it is worth it. No, a full month, and give me good rooms on the front, or else give me my own comfortable rooms at home."

"I am with you there," said Maria; "I think you are quite right."

Finally, her friend declared that she must be off home, as her husband was to return at eight o'clock from a neighbouring town, whither he had gone on business. "Come back with me and have a bit of supper with us," she said.

But Maria refused. "No, I have been out twice to-day. I am tired," she replied. "It is very kind of you, Mary, but I would rather come in another time."

In truth, she wanted to tell Susan of the chance of a change which had been opened up to her. Susan was delighted to hear it, and also fell in with the notion of shutting up the house and taking a holiday with a willingness which made Maria more glad even than she had been before. So, in course of time, she found herself settled at Rockborough, with a month's absolute holiday before her. The house in which they stayed was in the very best part of the pretty town, looking over tall cliffs to the restless sea, now lying grey and sodden under a cloudy sky, now glittering and dimpling under a royal sun, always fresh, always new, an old friend with a delightful variety of manner. Just in front of the house was a strip of garden, then the wide road, then a strip of well-kept turf, with a promenade and seats dotted here and there.

It happened that Maria had never been to Rockborough before, and everything that she saw enchanted her. Her bedroom, on the second floor, looked out over the sea, and was clean and comfortable. Mrs. Bayley had insisted upon having a drawing-room floor, and had taken the room behind it for her own bedroom. The two eldest children had the room immediately over it and behind that of Maria, and the nurse with the youngest child slept in a room opening off the landing, and half way between the two floors. Rockborough was quite a gay place, and Maria found that her friend was more than inclined to take advantage of every chance of gaiety that it afforded. She bathed in the morning with a regularity which was quite pathetic, walked down to the pastry-cook's, half a mile away, and had a glass of milk and a bun, then sunned herself on the promenade while the band played,

prided herself upon taking a good substantial lunch, rested a little after it, and had a drive in the afternoon, a drive in a hired conveyance of the open persuasion, which Maria enjoyed most when there were no children to persistently kick her shins. These drives finally resolved themselves into taking the children in turns, one at a time, and that one on the box seat. Then came a little turn in the town—the changing of books at the library, any little odds and ends of shopping that had not been got through in the morning, and finally they had an immense tea-dinner at six o'clock, and soon after seven they put on extra wraps and went back to the promenade to listen until nearly ten to the very excellent music discoursed by the town band. It was wild excitement to Maria, and she began to feel more emancipated with every day that passed. Besides that, Mrs. Bayley had several friends in the place, and she had a faculty for picking up chance acquaintances, so that they were not entirely dependent upon each other for daily and hourly society. Then, too, the coming of James, which happened every Friday, formed another little break in the week, and seemed to give Maria more insight into domestic life than she had ever had before. She really knew very little about husbands and wives, for, you see, up to the time of her mother's death she had never been intimate—really intimate—with anyone outside their own doors, and although Mrs. Bayley had been her friend for years, and, since her mother's death, her extremely intimate friend, she had yet seen nothing of what may be called her daily life—her inner domestic life. She had seen James Bayley but seldom, and then always on state occasions, which did not tend to make her familiarly acquainted with him in his capacity of husband and father. It made her quite sad to see the excitement with which Mrs. Bayley prepared for the coming of her lord and master. Her preparations began the first thing in the morning, when, on her way home from her bathe, she picked out the biggest lobster that the fishmonger had displayed upon his block and ordered it to be sent home in time for tea; also she ordered three dozen of oysters; and, calling at another shop, sent in another half-dozen of stout.

"James loves an oyster," she remarked to Maria as the fishmonger booked the order; "and you do get them so nice and



MARIA STOOD ON THE BALCONY.

fresh at the seaside. I think you had better send them us on Saturday night, too."

"I could send them round on Sunday evening if you like, m'm," said the fishmonger, who was not sufficiently Sabbatarian to spoil a good customer.

"Well, if you can, I wish you would," said Mrs. Bayley; "and Maria, be sure we remember to call and order another half-dozen of stout."

It seemed to her that Mrs. Bayley took a longer rest that afternoon to be fresh against James's coming; and she tidied up the children's illustrated papers, and bought a few flowers for the table, and generally made preparations for him which she had

not thought necessary for Maria. Not that Maria was offended. She was quite used to thinking little of herself; she would have done exactly the same had James been her husband and Mrs. Bayley her visitor. It seemed quite natural and proper to her that the extra large lobster, and the oysters three nights running as a little snack after the band, should be indulged in when James came. She looked at the podgy little woman and wondered what there was about her to have gained for her the unspeakable glory and satisfaction of having a James all of her very own to welcome home.

They did not go up to the station to meet the expected husband, but Maria stood on the balcony, and Mrs. James went down to the gate and the two little girls stood on the footpath outside, while the boy was hanging on to the railings, and presently he came sitting in a little pony-trap, with his portmanteau on the seat opposite to him. He waved his hat as he turned the corner and Mrs. James gave a delighted smile and flung the gate wide open, and Maria grasped hard hold of the balcony-railing, with something suspiciously like a sob in her throat. Such little scenes as these always made her feel half-hysterical. It was so hard that she, who would have welcomed a James with such loving care, had no James on whom to bestow her attentions. The husband and wife stood for a minute after the portmanteau had been carried into the house, and the children having dived into his pockets and discovered certain white packages of which they took possession, gradually melted away out of sight; and then Mrs. James slipped her hand under her husband's arm and they, too, disappeared within doors. Maria presently heard the sound of their voices from the adjoining room, and she turned and went from the balcony through the French window with a feeling that she, too, would assist in the jubilation by glancing at the table to see that everything was in readiness. She found herself somehow opposite to the looking-glass, a long strip of rather bad glass which stood between the windows. Yes, she was certainly better looking than James's wife. She was tall, inclined to be fair, longish as to the nose and gentle as to the chin, yet an elegant woman, nicely and suitably clothed. She turned away to the window again with a half-sigh—no, no, a *whole* sigh. Why had

she no James? The next moment, however, Mrs Bayley's James walked into the room, followed by his wife. Mr. Bayley was a fair haired man of goodly proportions. He looked like what he was, an honest, sturdy, upright man of business, highly prosperous and very well satisfied with his lot.

"Ah, Miss Maria," said he, "and how do you feel after a spell of Rockborough? 'Pon my word, you look pounds better! You do, indeed. And you have not quarrelled yet, you two ladies? Well, I am glad to hear that—and, by-the-by, Mary, my dear, I have asked a man to come and have tea with us; he's an old friend and we came down in the train together. In fact he looked me up yesterday and I dined with him last night. By-the-by, he said he knew you, Miss Maria; he said he knew you twenty years ago, before he went to Australia."

"Yes?" said Maria.

"He met you—well, he did tell me where, but, there, it has slipped my memory, but he has met you, and his name is Holdsworthy—Thomas Holdsworthy. He tells me he is worth a million and a half of money."

"Dear me," said Mrs. James, "but I wish we had known that. Let me see, Maria, there is the lobster, which is a very big one—shall we have the oysters for tea? We could do without them later on. We could have the oysters for tea—I got some oysters, James, because I knew you liked them. If you were me, would you send out for a couple of pounds of pressed beef? What do you think, Maria?"

"No—yes—just as you like," said Maria incoherently.

Her mind had gone back—gone back to the days when she was a young girl, tall and slim, and, she thought now, though she had not thought so then, distinctly pretty. How well she remembered Thomas Holdsworthy. How well she remembered that her mother had mercilessly crushed down any idea of his coming to see them in an informal way, and then how Mary Mackintosh had told her that he was wanting to marry her. She had stifled down a pang, yes, she had stifled it down bravely, feeling that Thomas Holdsworthy was not for her, Mary Mackintosh had refused him; of that there was no doubt; and from that day there had always been a lingering thought in Maria's mind that had circum-

stances been different, had her mother been more complacent, less severe, everything might have been wholly otherwise with her life. It had been the merest bud of a romance, and her mother and Mary Mackintosh and Thomas Holdsworthy between them had snapped it off at the very stem.

There seemed no time even to breathe. As Mrs. James gave her orders about the pressed beef, which was a great commodity in Rockborough and filled up many a hiatus in the gipsy-like meals which were the thing in that resort, they heard a quick footfall coming along the gravelled pathway and then the swing of the gate, followed by a peal of the bell such as told them their visitor had come. I can hardly tell you how Maria got over that meeting. She quivered and trembled and did not dare to look at the Australian millionaire—millionaire-and-a-half perhaps I ought to have said—who was broadened and bronzed, and had the assured and prosperous look of a man of wealth and position. She did manage to eat four oysters and to drink a cup of strong tea, but, although Mrs. James pressed her very much, she could not manage more. She said little, but what she felt was stupendous; and when, the meal over, Mrs. James proposed that they should go down and listen to the band, she went up to her room and dressed herself with a mind that was only to be described as something like a whirlwind.

"I never thought," said Thomas Holdsworthy half an hour later, when they were walking on one of the upper terraces of the promenade, and Mrs. and Mr. James had subsided on to a seat, "I never thought that I should see Rockborough again. You see, all my interests in life are centred out there."

"Of course," said Maria in a faint voice.

"I came over," said he, "from a sort of instinct that I should find what I wanted in the old country. I only got to Blankhampton yesterday morning, and I carried Jim off to dine with me at the "Royal Swan" and to have a big talk over old times, and then I decided to come along with him to Rockborough."

"Yes," breathed Maria.

"I don't know that I shall stop very long," he went on, pausing by the terrace wall and looking steadily out over the promenade lights to the misty ocean. "You see, I have got a big position out there, and three months of Europe will be



HELD OUT BOTH HIS HANDS TO HER.

about as much as will satisfy me, but I don't want to go back—alone. You know, I have been wanting a wife these twenty years."

"*She is not married,*" said Maria, her heart beating almost to suffocation.

"She! Who?"

"Mary Mackintosh," said Maria almost under her breath.

"Mary Mackintosh!" he echoed, in accents of the utmost surprise, "Mary Mackintosh! Why, Maria——" and then he turned and held out both his hands to her.

Young England at School.

NEWNHAM COLLEGE, CAMBRIDGE.



NEWNHAM COLLEGE BUILDINGS

THE apology that I made to Girtonians for placing their College under this heading is now due to the students and officials of Newnham, and while I tender the same, I simply wish to excuse myself by explaining that our series of articles on England's Schools under the above title has gained considerable popularity, and though fully conscious that both Girton and Newnham come under the banner of colleges, established for higher education, it is our wish not to break the spell that has now been running for over two years. The origin of Newnham is singularly synonymous with the beginning of Girton, for, as I explained in my notes on the latter College, this noble institution first saw light in Hitchin, where in 1869 six students attended the lectures provided, and gained such marked distinction thereby that Girton College was launched on its successful career. One year later, in 1870, lectures were commenced at the University town of Cambridge, which soon brought applications from women, unable by distance to attend daily, seeking residential accommodation. Consequently, in the following year, 1871, a house was opened to five students under the charge of Miss A. J. Clough, a lady whose name is respected by every student of the College, and to whose memory as founder of the institution, one of the most imposing buildings there bears her name, Clough Hall. In 1875 the first of the three Halls constituting the College, and now designated as Old Hall, was opened, and so rapid has been the success that we now find a College more pleasing to the eye than even its sister foundation at Girton.

As will be seen from our illustrations, the buildings of Newnham have a more decided relief than the heavier red stone at Girton. The style of architecture is

Queen Anne, and the three Halls, Clough, Sidgwick, and Old, are all now connected by wings, and so arranged as to occupy two sides of a quadrangle, and serving at the same time to enclose the spacious College grounds, where the students indulge in lawn-tennis and hockey.

Newnham is situated within Cambridge, close to Selwyn College, and almost under the shadow of Kings. The most recent feature of the College is the Pfeiffer building, which was only completed last year, and makes a grand principal entrance, with its noble gates, erected at a cost of several hundred pounds. The building also serves to link the three Halls together, and forms the wing between Old and Sidgwick Halls. This building was erected to commemorate Mrs. Pfeiffer, whose bequest of £5,000 was employed in defraying the cost of building.

Entering the College by the new main entrance, and through the archway under the Pfeiffer building, we find the Old Hall on the left, which is a fine, square-built building, the interior of which is adapted for the comfort of the students.

In this Hall is to be found the College library, a delightful reading-room divided into three great bays, with cushioned window-seats, and containing upwards of eight thousand volumes, part of which was bequeathed by Mr. Coutts Trotter, in 1877. There is also a unique little dining-room in this Hall, which is much appreciated by those who frequent it.

Although there is a great resemblance between



THE ENTRANCE GATE



THE OLD HALL

the three Halls, Old Hall, as I have already mentioned as being the oldest of the three, is one story higher than the other two, and enjoys the reputation of being the most homelike of the three, probably on account of the carpeted stairs, and the custom adopted by the students of calling each other by their Christian names. Leaving Old Hall, by way of the door leading into the porch referred to above, under Pfeiffer building, we turn sharp round to the left and find the College grounds before us. These are tastefully laid out, with winding walks, flower beds, tennis and hockey courts, and an abundant variety of shrubs and trees, one of which, a chestnut, was planted by Mr. W. E. Gladstone, whose daughter, Miss Helen Gladstone, is one of the Vice-Principals presiding over the Halls, together with Miss Jane Lee, daughter of Archdeacon Lee, and Miss Katherine Stephen, a daughter of the late Judge Stephen.

As we stand surveying the ground, the pretty little observatory attracts attention, standing in the midst of the foliage; while another building detached from



SIDGWICK HALL

the main block, the laboratory, also comes in view. The latter is interesting to inspect, containing as it does, every possible apparatus to further chemical and scientific experiments. Entering the grounds, we have on our right the noble line of buildings forming Sidgwick and Clough Halls. Sidgwick Hall comes second in point of age to "Old," and derives its name from that of the Principal of the College, Mrs. Sidgwick, a lady who has endeared herself to every student of Newnham, and those whose business it is to converse with this learned lady, are at once impressed by the visible affection Mrs. Sidgwick has for her College, and those studying under her.

At Sidgwick Hall there is nothing pretentious, yet it is comfortable, and so arranged as to allow plenty of space for the students, whether they be at work or pleasure.

Clough Hall, although the youngest of the three, is probably the most interesting portion of the College, and may be termed the centre of affection, inasmuch as it bears the name of the benevolent founder, Miss Clough. It is Clough



CLOUGH WALL AND DINING HALL.

Hall that possesses the beautiful great hall which is the meeting-ground of the whole College for debate, dancing, and festival dinners. This hall, as will be seen from our illustration, is a beautiful and noble room, the walls and ceiling being white, with ornamental mouldings, and the side overlooking the grounds is almost wholly taken up with two great oriel windows.

A pretty gallery runs round two sides of the building, from which visitors are allowed to listen to the political debates, and other functions held there from time to time during the term. The floor is beautifully polished, and must be excellent to dance upon. At one end there is a raised dais, upon which is the "High Table," more usually termed "High," and a piano, the instrument which takes a prominent part in the enjoyable College concerts. Behind the "High," four paintings are hung, of persons who occupy important pages in the history of the College. The most conspicuous of these is the portrait of Miss Clough, the beloved founder, who died in 1892, and her loss was deeply mourned by the whole College, and was also shared by those at the sister College, Girton. On either side of Miss Clough hang the portraits of Professor and Mrs. Sidgwick and the fourth is a picture of Miss Helen Gladstone.

When the tables in the hall are laid for dinner, and decorated with chrysanthemums, the spacious room presents a pleasing picture. The Dining-hall is so situated as to connect the two Halls, Sidgwick and Clough.

Clough Hall, although built on similar lines to its companions, is much longer, but of narrower dimensions; a long corridor runs the whole length of the building, at one end of which is a picture arranged and draped on the wall, which is striking for its wonderful effect, and at the other extreme end is the door leading to the great hall. Numerous rooms are on either sides of the corridor, such as common rooms, Vice-Principals' rooms and waiting-rooms, etc., each of which are small but inviting, and characteristic of the excellent work done there.

The students' rooms at Newnham can hardly be said to be as luxurious as those at Girton, where each graduate has a small bedroom leading out of her little study. At Newnham each student has one room which serves as bedroom and study combined, all of which are much of the same pattern and vary in size from 12 x 14 to 20 x 18.

The larger ones are reserved for third year students; this custom admits of nearly everyone changing her room once or twice during her residential term. The occupant, however, as soon as she has affixed her name on the door soon makes her little home as inviting as her taste permits; but in this direction I found Newnhamites were no exception to the general



A STUDENT'S ROOM

rule, some displaying an amount of artistic decoration which would call forth admiration from the most casual observer, while others seem almost content with



INTERIOR OF DINING HALL

the furniture provided for her by the College, and her books, which in some instances are scattered anywhere and everywhere over the room. The regulation furniture consists of a cupboard, containing washing utensils, a bureau, an armchair, two other chairs, a book-case, a table, and a bed, and it is interesting to note the various methods employed to conceal the latter, which would otherwise give the little snugger a "bedroomy" appearance.

The superstitious have a great dread of decorations of peacock's feathers, but the Newnham student will at once tell you that such adornments and palms are more fancied by Newnhamites than any other, although I must not forget the series of photographs of friends at home, which occupy the most conspicuous places.

Perhaps the only other

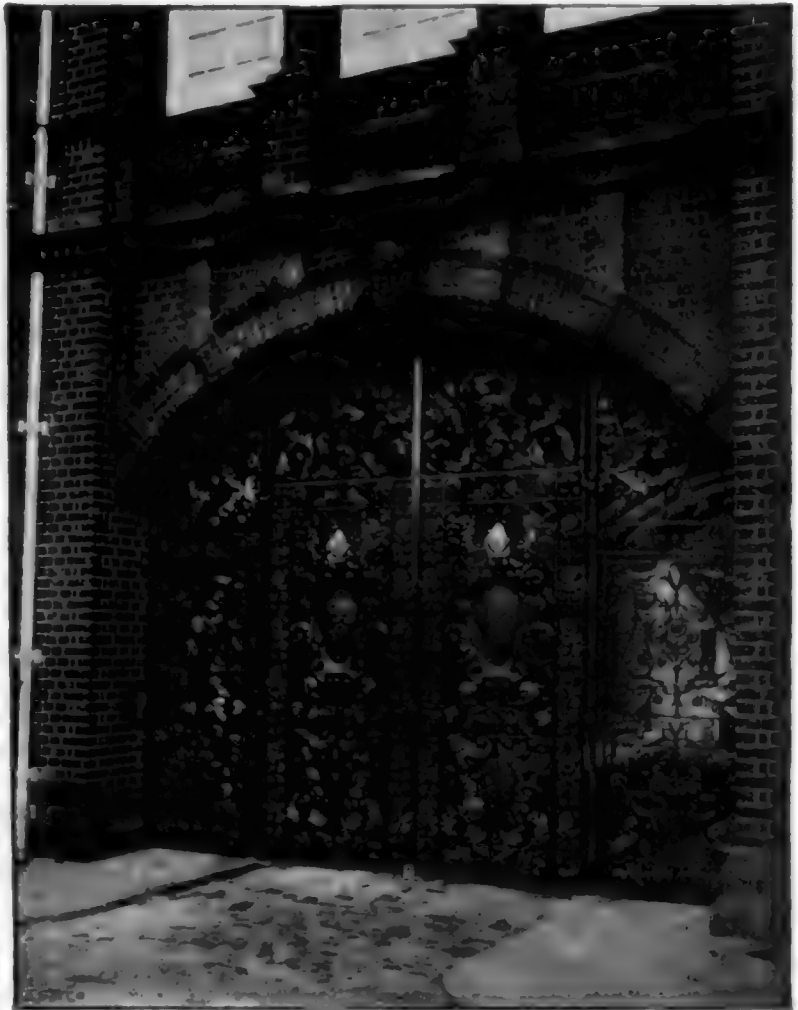
adjunct to the College of note that requires mentioning, as far as the buildings go, is the Hospital, contiguous with Sidgwick Hall, where every attention can at once be given to anyone taken suddenly ill, and if necessary completely isolated from those at the College.

Many people imagine that the students at the Lady Colleges are destined to that learned, but somewhat dreaded individual, ycleped by most of us as a blue-stocking, while others have in error pictured them as flirting recklessly with their lecturers, both of which notions are equally absurd. Newnhamites are as bright and pleasing as any other of their sex, and though their course of training requires deep thought and attentive study, when the books are laid aside, there is the greatest enthusiasm thrown into the games and other outdoor recreations. Newnham being divided into three buildings, and by the institution of the Halls, it is claimed that a considerable advantage is gained over their friends and neighbours at Girton, who only acknowledge one Hall—the whole College—where all dine together, the dons taking the high table with the Principal, and sit quite aloof from the other students.

Now, at Newnham, the system of dividing the College into three, completely breaks up the distinction between “years,” and the “fresher” is more likely to become acquainted with her “dons,” for these preside each at a different table throughout the hall, and a different set of students is called to the “High” every night to dine with the Vice-Principal. By this method it is possible to obtain a more personal intercourse with the dons than is possible in a lecture room, and custom decrees that everyone, when at dinner, should endeavour to promote the joy of the table, and the conversation is consequently kept freer from “shop” than it would be otherwise.

The morning is usually occupied according to arrangements of work; some go to Cambridge lectures, while others are at lectures in College, and some have much coaching. Lunch is served at 12.30 and 1.15, and at either of these hours the student can take her mid-day meal, but it is a recognised rule of the College that the afternoon, between lunch and tea, should be devoted to air and exercise.

It will probably be as well to mention here a word or two upon the games at Newnham. The recognised working hours at Newnham are only one half-hour more than the working-man



THE NEW GATE

agitor would allot himself—eight hours and a-half—so that plenty of time can be spent on the playing grounds or rambling in “the Backs” and College gardens. One cannot imagine a more pleasing spectacle than a private view of a hockey match between two rival Halls; and the amount of strength, skill, agility and staying power would surprise some of the finest exponents of the game. The games most popular are hockey, fives and tennis, and the inter-Hall matches in each are contested with the utmost vigour. It seems strange that hockey has gained the highest standard of proficiency amongst its devotees, while tennis ranks last, although the green skirt and cap of the College club, and the privilege of wearing it, is eagerly coveted. The only supposition is the fact that tennis can be played anywhere and hockey and fives only at Newnham; and it is well known that the latter two provide more exercise in the same space of time than tennis. Fives is very popular, and many of its admirers rise at an early hour in the morning in order that they may be first at the courts. In the “Long” a little boating is done on the pretty river Cam close by, while indoors there is a good gymnasium, which provides



THE CHEMICAL LABORATORY FROM THE GROUNDS

excellent recreation to many. The most pleasant of all the indoor amusements is the weekly dance, after dinner, in the Great Hall. King's has also a charm for the students at Newnham, and when the weather does not admit of their usual games or recreation many prefer to walk over to that beautiful edifice for even-song. Dinner or “Hall” is held at half-past six, after which most of the societies hold their meetings.

The most important of these societies, and their name is legion, is the Political Society, of which every student is a member. The Society is modelled upon the lines taken by the House of Commons at Westminster, with its Cabinet, Speaker, Whips, Gangway and Lobbies, etc.; but it differs in several details, some of which might be copied by the members in our “real House,” one most important being the limiting of the length of the speeches. The various parties go out of office in turn, and the right honourable members may be seen working with their needles while they listen to the denunciation of the Opposition. The House sits every Monday during the Michaelmas and Lent terms, and it is astonishing the amount of business they get through. A vote of censure was passed upon Mr. Gladstone's Home Rule Bill, about two years ago, which proves the Newnham Parliament is up to date.

Probably the greatest functions at Newnham are those known as the "Debate," which are held in big hall twice a term. Every student is supposed to attire herself in her best for this festival, and the beautiful Hall of Clough presents a gay and charming appearance. Providing she can find an opposer, anyone can propose a motion—and these are submitted to a committee who select one, the candidates being allowed time to prepare their opening speeches, and it is no easy task to perform before such a brilliant assembly and excite them to a point of interest on a proposition in morals or learning.

"Cocoas" is a magical word to past and present Newnhamites, and without some reference to its meaning, my remarks upon the College would be considerably weakened. I think I am correct in stating that at Newnham the senior students endeavour to the best of their ability to make themselves acquainted and friendly with the "freshers" as they come up, which must add to the pleasure of the new comers. "Cocoas" are, therefore, the acknowledged means whereby a "fresher" returns the above-mentioned civilities to her seniors, and it also serves as an excuse for every gathering, large or small, after ten o'clock, when all lights are put out in the corridors. The scene at one of these "Cocoas" we can easily imagine. There is the fair hostess with her ten or fifteen visitors, who are laughing and talking while she is dispensing cocoa, and her nearest friend distributes the biscuits and cake, and another looks after the little store of milk saved from lunch-time, for Newnham girls despise condensed milk. The little party chat away upon many subjects dear to the girl heart, and so the institution called "Cocoas" may be termed one of the first connecting links of Newnham sisterhood.

At eleven o'clock quiet is enforced throughout the College by a band of "J.P.'s"—Justices of the Peace—students chosen from amongst themselves and by themselves, who do police duty by patrolling the corridors whenever noise is heard or reported, and promptly suppressed. Sometimes the "Cocoas" are prolonged after eleven, in which case all jokes are cracked in the merest whispers.

W. CHAS. SARGENT.

Our Illustrations are from a splendid set of Photographs specially taken for the LUDGATE ILLUSTRATED MAGAZINE by Mr. R. W. Thomas, 41, Cheapside, E.C., from whom Prints from the original negatives can be obtained.

The following Schools have already appeared in THE LUDGATE ILLUSTRATED MAGAZINE:—Eton, Harrow, Rugby, Winchester, Westminster, Christ's Hospital, Dulwich, St. Paul's, Charterhouse, Wellington, Merchant Taylors', Marlborough, Clifton, Cheltenham, Leys College, Bedford Grammar, Haileybury College, Uppingham, Cranleigh, Highgate, Brighton College, Shrewsbury, Radley, Malvern College, Girton and Liverpool Blue-Coat School (Harrow, Rugby and Clifton are out of print, but back numbers of the others can be obtained through all Booksellers, or direct from the Office, Temple House, Temple Avenue, London, E.C. Post-free, 8½d. each copy.)

TREDGETT'S BULLION.



LEAVES FROM THE BUSH.

By EDWIN HUGHES, B.A., Author of "*An Apostle of Freedom*," &c.

TIME passed so pleasantly with me in the sunny isle of the South, that summer was fast on the wane, and still I had not thought of returning to England. Truth to tell, I found myself in such comfortable quarters that I was loath to leave them, and I felt that in all human probability, when once I had bidden good-bye to Beresford, whom I looked upon now as a friend indeed, I should never have to go through the pain of parting again. And so I lingered on, journeying from one part of the colony to another, visiting every nook worth seeing, and enjoying to the full the hospitality for which Australia is famous. Fur, feather and fish were there in plenty; kangaroo-hunting alternated with long days on the swamps after snipe, or tramps over the stubble for quail, with now and then a moonlight excursion for the 'possums, whose skins were to form the rug that I was to take back with me. Beresford was my companion on nearly all of these expeditions, and sometimes the day passed without our exchanging a dozen words, but so pleasantly withal that when it came to the cheery "good-night," I could say with Carlyle, "Man Henry, what a time we've had!"

It was towards the close of a day that we had spent on the broad stretch of the Derwent, above Bridgewater, punting amongst the islands and shallows after wild duck, that we found ourselves camped near the foot of the Dromedary Hill. The morning had broken fine, but

the sea-breeze came up moisture laden, and the wreaths of mist had swathed the hills in a dull grey that made the light almost killing; but towards evening the clouds had lifted, and had rolled off like departing battalions, under the red glow of the setting sun.

There was a keenness in the air that made us pull our rugs closer round us; and it was the touch of the fur that somehow reminded me of Joe Tredgett's words; for here we were, "with the stars blinking down upon us and the sough of the wind in the tree-tops."

"Are you asleep, Beresford?" I asked.

"No," said he. "I was thinking what a small place this world is, after all. Here we are, you and I, who never heard of each other a year ago, out in the wilds of the bush, and all through Joe Tredgett."

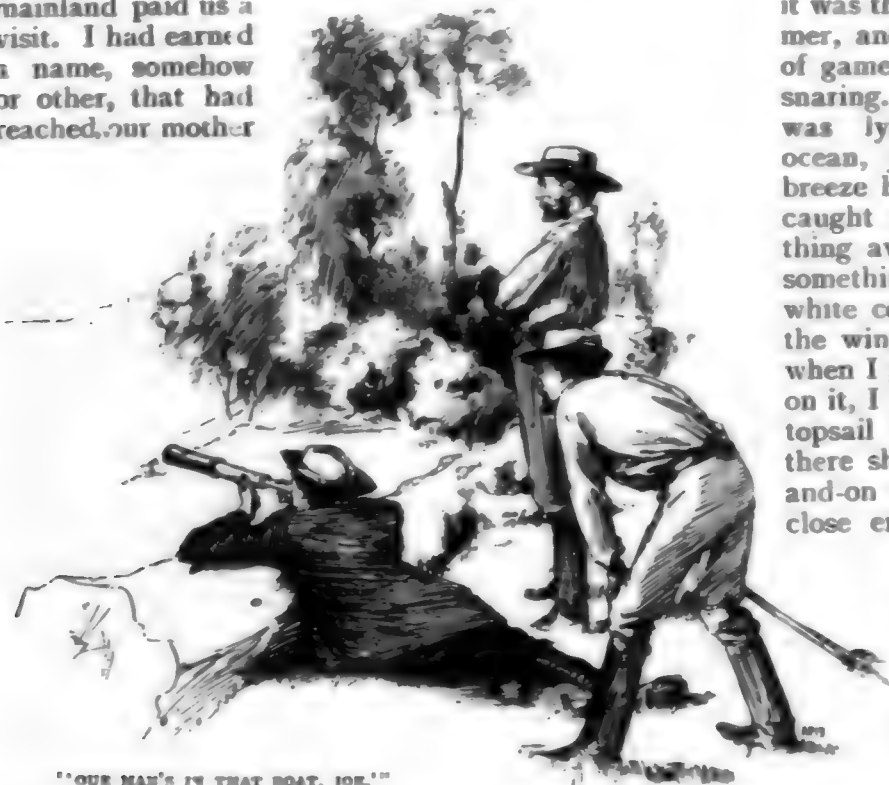
"It's a curious thing," I said, "but I was thinking of him this very minute. I was wondering whether he was a true prophet."

"Why? How do you mean?"

"Well, he told me that if ever I was to hear the story of how he came by his bullion, I should hear it from you, on just such a night as this, and under the stars."

"Did he say that? Well, I suppose clients look upon their lawyers as their father-confessors. Let me see; I think you told me that Joe was going to leave all he has to Captain Tredgett, and it must have surprised you when you heard what that 'all' was. Well, we haven't wasted much breath in talking to-day,

and, as Joe has kind of given his consent, if you're not too sleepy, I can tell you how he came by his metal. He was my right hand man through the thick of the bad times, and it was away yonder, on the East Coast, that what I may call the adventure of Tredgett's gold-mine began. It often happened that some of the men who had succeeded in breaking out of bounds in this island managed to steal a whaleboat, or get on board of some bigger craft, and so away to the continent; but it seldom came about that the free-roving gentry from the mainland paid us a visit. I had earned a name, somehow or other, that had reached our mother



"OUR MAN'S IN THAT BOAT, JOE."

colony of New South Wales, and it appears that it was decided by a clique, with whom I afterwards had personal dealings, that I was to be put away; and I received due notice of this resolution, written in true bush style, and stuck up, in bush fashion, on a gum-tree. The 'Duke,' whoever he might be—and, for the matter of that, I don't know now what his real name was—was coming for me; my days were numbered, so I read, and I might expect him any minute. Now, it happened that I had means, the nature of which I needn't stop to explain, of knowing my enemy's movements; means that brought to me the knowledge that the 'Duke' was

to land at one of the dreariest spots on the east coast; and so, taking Joe and another trusty man with me, I struck off for the lagoons to await the arrival of the schooner that was to drop our interesting visitor. Although my information was all right as to the place—and I could fully trust the fellow who gave it, for it wanted but a little effort to tighten the halter that already hung loose, as it were, round his neck—I had no very precise idea as to time, and so we could only watch and wait. It's a lonely enough place,

but the weather was fine, for it was the beginning of summer, and there was plenty of game to be had for the snaring. Well, one day I was lying watching the ocean, just after the sea-breeze had come up, and I caught the gleam of something away on the horizon; something that wasn't the white comb of a wave, nor the wing of a sea-gull, for, when I got my glass to bear on it, I saw that it was the topsail of a schooner, and there she was, standing off-and-on all day, creeping in close enough, as the wind began to give out, to let us see her black hull.

"Our man's in that boat, Joe," I said, "and he'll land to-night."

"I know he will, 'Enery," said Tredgett, and when he called me 'Enery, I knew he was in one of

his solemn moods.

"I've got a presentment, 'Enery,' that's how he spoke, and his face was as serious as a mute's. 'It's him or me to-night. It don't matter where you put me, he'll come to me. I wish to the Lord I had your old Joe Manton.'

"Steady at that, Joe," I said. "I want to get him alive. They say he's a big fellow, and smart at that, but I fancy we three can answer for him. We won't have any shooting, if we can possibly help it."

"Very well, 'Enery; just as you like,

said Joe. 'Only remember, I say it's him or me.'

"The spot that the schooner was making for was a strip of low beach, about half a mile long, with a sand hill at each end. The tide ran out for a goodish distance, so the 'Duke' would have to do a bit of wading, for a long lagoon stretched right across the end of the little bay, and there was always a foot or two of water in it. I took the middle station, putting Joe on the right and the other man on the left, and we agreed, if a party came ashore not to meddle with them, but to follow them up, and if the 'Duke' came alone we were to nab him.

"There was a shimmering crescent of moon dipping down to the hill top, and the night was so clear that when you got used to the light, you could see pretty well. There wasn't a breath of air stirring, and it was that quiet that you could hear the roll of the water, just like you hear it in a shell. All at once there came to me the sound of oars, and presently when this had stopped for a while, I saw a figure, through the reeds that I was lying behind, standing on the far edge of the lagoon, and looming up against the sky-line of the sea like a giant. You could hear the swish, swish of his legs as he came on through the water, and sure enough he was making for Joe's end. When I saw that, I crept along behind the sedges towards the right, and all at once there flashed out two streaks of light, and the bang! bang! that followed was echoed back from the hill. I broke into a run, and there in front of me, and making for the cover of the trees was a man running for his life. 'He's done for Joe,' I thought, and that idea put more speed into my legs than ever I fancied I had in them. I could have plumped a bullet into the middle of his back as easy as could be, and I meant to do it, too, if I couldn't catch up to him before he reached the bush. I gained on him hand over hand. 'Stop,' I yelled, 'or I'll shoot!' But on he went; I was only a yard or two be-

hind him. Right in front of us was a big gum-tree. I thought that if I could shove my gun in between his legs, I could bring him down, so I pushed at him, and just as I did so my foot caught in a root, and over I went, and the piece went flying out of my hand as I came down crash on my head. I thought that it was all up with me, but I was that dazed for a second or two that I couldn't get up. Then I heard an awful groan. I jumped to my feet and went round to the other side of the tree, and there was my man wriggling like a pinned butterfly. I had had a bayonet made to fit the old gun, and this was fixed at the time I fell, and the force with which the gun left my hand drove the bayonet clean through the thick of the 'Duke's' leg and fixed him into the soft tree as firmly as if he'd stood there to be nailed to it. Two minutes after I had him safely, and when my other man came up I made a tourniquet of a handkerchief and, twisting it up with a bit of stick, I pulled out the bayonet and there was hardly a drop of blood to be seen. Then we went to look for Joe, and glad enough I was to



'LIKE A PINNED BUTTERFLY.'

find that he was only stunned with a rap from the butt end of a gun; for the fellow had missed him clean with both barrels, and when Joe went to get a grip of him the 'Duke' knocked him down with the stock. Luckily, Joe's head was pretty thick, and we soon brought him round. All the while the 'Duke' lay there as still as a mouse, and I knew what he was listening for.

"'It's no good thinking of them,' I said to him. 'They wont come ashore for you.'

"'How do you know?' he jerked out.

"'Sam Molton told me so,' I said.

"'I never saw a man change so quickly.

"'Has he peached?' he asked.

"'Yes, he told me all about you,' I said, 'and you'd better give us all the help you can, so that we can get you somewhere to see the doctor.'

"'We made a sort of litter, and a tough job we had until we reached a place where we could get a horse and cart; and I wasn't at all sorry when we landed him at last in Hobart Town jail. Somehow, during that long tramp I grew to like the fellow. He was so handsome, with his soft brown eyes and his comely face, and he was the finest man I had ever seen, for he stood six feet four, and he had the make and muscles of a giant.

"'But my liking for him was nothing compared to the feeling that sprang up between him and Joe, and long before we reached town they were more like brothers than bushranger and constable. I was surprised to find, when we got the 'Duke' to talk of himself, that he had never been a 'lag'; and I could not understand, and never have understood to this day, how he came to be mixed up with the desperate gang of which I knew him to be a member, though it leaked out that it was more out of a spirit of bravado than anything else that he had come down to meet me.

"'And now I was likely enough to be rid of him, for those two shots at Joe meant hanging, though if he hadn't fired them, we might have got him off altogether, for, as far as I could make out, he'd done nothing as yet to lay him by the heels. I want to get on to the finding of Joe's bullion, so I'll cut my story as short as I can.

"'The 'Duke's' trial came on, and the doctor had patched him up so that he could be put into the dock; and lucky it

was for him that Justice Smithers tried him, for a better or a more merciful judge never put on ermine. The jury were all right, too, but the lawyer conducting the prosecution had a tongue that could make a saint out of a devil or the other way about, just as he pleased, and I thought that it was all up with the 'Duke' when Joe got into the box. After a few preliminaries, came the fatal question: 'Did he deliberately fire at you?' If Joe said 'Yes,' there was an end of the matter and the prisoner.

"'I should like to explain, my lord,' Joe was beginning, when the examining counsel cut him short.

"'We don't want any explanations, sir. We want plain "Yes" or "No." Come now, did the prisoner deliberately shoot at you?'

"'The jury leant forward to catch the reply; the 'Duke,' in his anxiety to know his fate, leant over the edge of the dock, and for a moment or two there was a deep silence, broken at last by the repetition of the question. Joe just glanced across at the 'Duke,' and then, facing the judge, his answer came sharp as a shot.

"'No, my lord, he didn't!'

"'The 'Duke' fell back into the chair that had been provided for him, the jury looked relieved, the judge made a note or two, and everyone seemed pleased except the prosecuting counsel.

"'You are on your oath,' said he.

"'I know that, sir,' said Joe, with all the dignity that he could assume.

"'Will you please explain your answer then?' said the lawyer.

"'No, sir, I wont!' snapped Joe. 'You would have a plain "Yes" or "No," and you've got it. You didn't want any explanations, and I haven't any to make.'

"'There was a murmur of applause, for the public sympathy was with the 'Duke,' and a quarter of an hour afterwards he was a free man, with as pretty a case of illegal detention against Her Majesty's officers as ever man had.

"'But he made no charge against us, for Joe had to take him to the house where we usually put up, and that night grave symptoms set in, the rough bush surgery began to tell its tale, and the 'Duke's' frame was convulsed with the paroxysms of tetanus. It was awful to look upon the strong man in his agony; and what made it still more pitiful was that his mind was perfectly clear, and

that he realised to the full the terrible nature of his malady. Joe Tredgett hardly ever left him, and it was to him that the sufferer turned whenever he felt himself growing worse. Towards the close of the second day it was evident that the end was near at hand, and it was equally evident that the 'Duke' had something on his mind that was troubling him.

"Tredgett had left us to lie down for a little while; the patient was very quiet, and I thought he was asleep. The doctor had told us never to disturb him and to be careful how we moved about, for even the shaking of the floor was enough to bring on a paroxysm, and he could stand but

gets—there—he must bear to—to—' and here his voice grew so feeble that I could not catch what he was saying; but presently he made a supreme effort, and I heard the names 'Minnie' and 'Jack,' and something about a casket, and the last articulate sound he uttered was the word 'Pieman.' The next second the paroxysm had gripped him. He clutched at his throat and looked at me in a wild beseeching way.

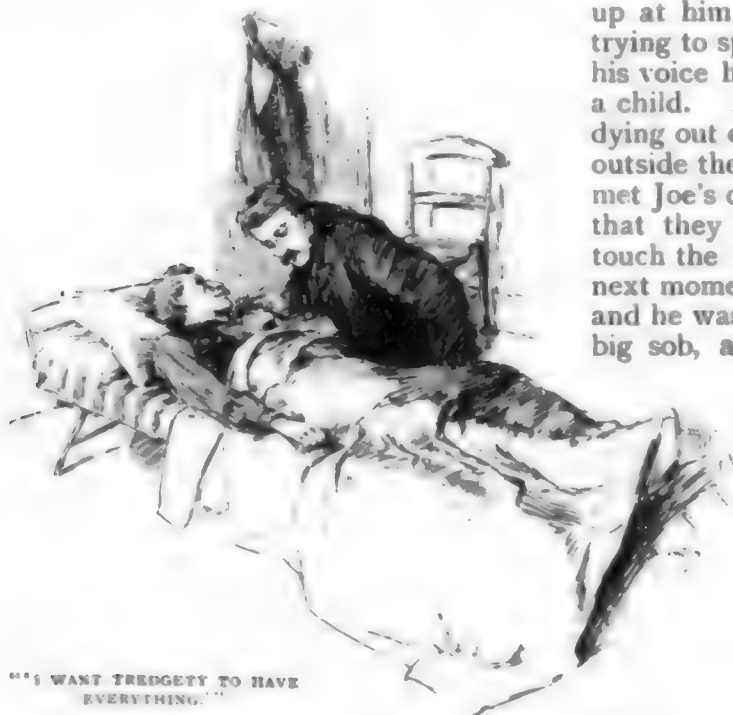
"Joe," I called out, 'come here, quick!' The touch of Joe's hand seemed to steady him and stay the awful muscular spasm. I can see the two men now, Tredgett with his arm under the other's neck, and the 'Duke' looking up at him with his big brown eyes and trying to speak, and when he found that his voice had failed him, he lay there like a child. I could see the light gradually dying out of his eyes, the hand that lay outside the coverlet groped about until it met Joe's disengaged hand, and the grip that they gave each other was the last touch the 'Duke' was ever to feel, for the next moment a smile played over his face and he was gone. Poor old Joe gave one big sob, and, stooping down, kissed the dead man's face, as he would have kissed his brother's.

"It was him or me, 'Enery, and I done my best,' he said, as I turned and left them.

"I told Joe how the 'Duke' had made him his heir, and he took the scarf and put it away as a sacred relic, and nearly a year passed before I heard anything

more of it. I had lost sight of Tredgett for some time, as he had been promoted to a sub-inspectorship, and it was only occasionally that we met when duty brought us to Hobart Town. One day I had a letter from him, asking me if I could get a few weeks' leave, as he wished me particularly to pay him a visit, and to take a trip with him, and as I had nothing special on at the time, and there was a long holiday due to me, I left my affairs in ship-shape order, and rode off to Richmond, where he was stationed.

"The dear old chap was looking as well as ever, but there was something strange in his manner: and I had hardly finished dinner when he took me for a long ride and showed me a smart-looking craft—



"I WANT TREDGETT TO HAVE EVERYTHING."

very few more of them. As I stood there at the foot of his bed, looking at his pale, handsome face, he suddenly opened his eyes and stared at me. I went softly to him and bent over him. 'Tredgett saved me,' he whispered, 'but it would have served me right if I'd been hung. They told me the most awful lies about you, and if they'd been true, I'd have killed you and died easy. I want—I want Tredgett—to have everything. Give him—the scarf—that's round—my neck. Tell him—he's a right—to it, for I've—given it to him—and it was got honestly.' I began to think that he was wandering, but one look into his eyes convinced me that he was perfectly sane. 'When he

a five-tonner—lying at anchor in the Cove.

"That's my yacht. How do you like her?" he asked.

"I couldn't find any fault with the boat as far as her looks went, and I told him so.

"I call her the *Treasure*, 'Enery,' said he, 'and I hope when she fetches up here at her moorings again she'll have carried a treasure. I've something to show you when we get home, and the something has to do with the "Duke's" will. I've been puzzling over it for a long time, but I've hit it off at last, I think. Leastways, you can give me your opinion when you see it.'

"When the wife had gone to bed and the house was all quiet, Joe produced the scarf that the 'Duke' had left him, and, cautiously unfolding it, showed me a paper in which a piece of parchment was wrapped.

"This is the legacy, 'Enery,' he said, assuming a most solemn aspect. 'I found it one day when I was overhauling the scarf, and it may turn out a thumping leave, and then again it mayn't; but if you're agreeable, you and me'll see what's in it afore another month's up. Take that dockyment in your hand, 'Enery, and examine it carefully.'

"It was a piece of parchment about two inches square, and on one side of it was written in a cramped hand:

'At Pieman's mouth—the southern shore,
Dig deep, and fail not to explore.
'Mid deadman's bones the metal lies,
For him who finds, a noble prize.
The tallest tree will mark the spot,
Its shadow's edge when sun is hot.
Be sure and wait the hour of noon.
Be not too late. Be not too soon!'

"I read the doggerel through twice, and, turning the parchment over, saw written on the other side the address of some place in Melbourne and two names—Jack and Minnie.

"I'm not good at riddles, Joe,' I said. 'Out with the explanation.'

"The explanation's this,' he said, 'and it's as plain as day. There's gold or something valuable buried at the mouth of the Pieman River, and we're going to look for it.'

"The Pieman River!' I said, remembering at once that that was the last word

the 'Duke' had said; 'the Pieman River! Why, man, that's halfway up the West Coast!'

"I know all that,' said Joe, 'but will you come? There's plenty of provisions aboard the boat, and she'll stand any weather we're likely to get.'

"And so it came about that next morning the *Treasure* spread her wings to the land-breeze and sped away to the ocean, and so on up the West Coast, past that dreary waste, Macquarie Harbour, where, perhaps, more sin and suffering went on in times past than on any other part of the earth. Our boat was a clipper, and in less than a week, and in spite of the bad weather we met with, we ran into the mouth of the Pieman River. We made the craft all snug, and pitched on a likely spot where she could lie almost against the bank when the tide was up, and Joe lost no time in beginning his prospecting.

"I must confess that at the outset I had only looked upon the affair as a very pleasant three or four weeks' outing; but when we reached the river's mouth and when, moreover, I connected the words on the parchment with the desire that had so evidently possessed the 'Duke' to give me directions for our guidance, I began to catch something of Joe's enthusiasm; and we had been but a few hours in the place before I was just as excited as he, and, with the utmost eagerness, joined him in his hunt for the tallest tree. There were so many trees of nearly the same height that at noon the next day, Joe taking some and I the others, we marked the farthest spots to which their shadows reached, and that afternoon set to work in earnest.

"Well, three days went by, and we'd turned up enough earth to have buried a small army. It was hard work, and I began to think I'd had enough of it; my enthusiasm was fast oozing away, and every shovelful of soil that I threw up left as big a hole in my ardour as it did in the ground.

"Let's drop this, Joe,' I said, 'and be getting back.'

"Joe had got so far down into the sandy soil that I could only see his head. He turned his streaming face to me.

"One more day, 'Enery,' he pleaded, 'and if we don't strike the mine, then, we'll leave it for another time. I'm certain sure,' said he, clambering out of the



"I SAW HE WAS FAST ASLEEP."

hole, ' that the " Duke " meant something when he left me that scarf ; and when he was dying like that, he wouldn't have sent me on a fool's errand. If he could only have told us, ' Enery ! But there, poor chap, it was to be, and I always said it would be him or me. '

" I wasn't long falling asleep that night, worn out, as I had been, by our long day's work, and with the lap of the waves for a lullaby. Suddenly I found myself wide awake and staring up at the rigging above me, for we slept on deck, as the weather was so hot, and in a second or two I discovered what had awakened me. Joe was putting a pick and shovel into the dinghy that he had pulled up close to the stern, and when this was done, he dived down into the little cabin and came up with a lantern, and, when the light of it struck on his face, I saw by the stare of his eyes that he was fast asleep. We had gone to bed all standing, as the sailors say, and so I slipped after him, and when he sat himself down on the middle thwart and took the oars, I settled myself in the stern of the boat, and away we started for the other side of the little bay that makes a considerable indentation on the southern shore of the river's

mouth. I had always understood that it was dangerous to wake up people in Joe's condition, so I thought I'd let him have his jaunt out and stand by ; and there were times that I fancied he couldn't be asleep, for there was a lipper on and a fairish tide, and yet he rowed just as well as he could do when he was awake. He kept muttering to himself, and leaning forward, I caught some of the words he was saying : ' All right, Duke, my lad, I'm coming. '

" Well, we weren't long making the other side of the inlet, and Joe brought us to bank as cleverly as could be ; and, without any blunder or hesitation, he shipped his oars, and, taking the pick, shovel and lantern, struck off along the shore to a spot where stood the remains of the trunk of a tree, that had evidently been struck by lightning. The dawn was beginning to creep in, and there was light enough to see that the stump left standing was the remains of a big tree. Still muttering to himself, Joe went peering about, and looking up to the sky, shading his eyes with his hand, as if it was noon-day, but whenever I caught a glimpse of them they were still set in a fixed stare. Little by little he edged round, until I could see by

the set of the stars and the flush of the day in the east that he was direct to the southward of the tree-stump. Presently he seemed satisfied as to the spot where he was to begin, and putting down the lantern, he went for the pick and shovel that he had thrown down near the stump; but when he had fetched them, he stood stock still for nearly a minute. 'I knew you wouldn't go back on me, Duke,' he said. 'We might have been grubbing about here till kingdom come, if you hadn't given me the office, and before I begin, Duke, let's shake,' and he went through the pantomime of shaking hands, and then fell to as though he meant to reach the bowels of the earth. Well, I sat there

in a heap of bones, and all around his feet were lumps of stuff that looked like yellow clay. Those lumps were gold; and when we'd handed them out, they made a pile the like of which I shall never see again, and very few people had ever seen before. We were in about as lonely a spot as you can well find on the face of the earth, but no sooner did I get an idea of the amount of wealth that we had stumbled upon than I began to fancy that everyone on the island must know about it; and I could see that Joe was of the same way of thinking, for he shaded his eyes and looked out over the ocean, as though he expected to see a fleet in sight. Somehow, in handing out



"IT'S HALVES, 'ENERY.'"

and watched him, as he got lower and lower, but he never stopped or stayed, but still kept on delving, until the flickering candle went out in the first rays of the rising sun. All at once I saw him slip down below his shoulders. A puff of dust came up, and he fell against the side of the hole, and by the change in his eyes I knew that he was awake. For a moment or two he stood staring at me. Then he drew his hand across his forehead. 'Where's the "Duke?"' he asked. 'Enery, where's the "Duke?"'

"'He's just gone,' I said, humouring him. 'Here, Joe! you've had a good spell of digging; take a pull at this,' and I handed him my flask, and as the liquor took hold of him, there came a more natural look into his face, and I knew that he was all right.

"I went to help him up, and, as I leant over the hole, I saw that he was standing

the last of the bars, I had passed up a skull, and it had fallen from Joe's hand and rolled away; and there it lay grinning at us with its gaping jaws, and I saw that its left upper surface had been caved in, as though a sledge-hammer had come down upon it. We didn't want to hold an inquest, you may be sure, and we got to our task without thought of food or refreshment and worked away in grim silence, with ever and anon a frightened glance seaward; and it was not until we had stowed the last bar of the bullion in the cabin of the *Treasure* that we had leisure for speech.

"'Well now, 'Enery,' said Joe, 'we've come to a most important part of this

affair. You and me have lit on a gold mine, and I reckon we're not the sort of men to give up what we've come by without a fight for it. According to you, the "Duke" left me the whole of this here pile, and it's mine.' For a second or so I began to think that the wealth had turned Joe's head. 'It's mine, to do what I like with; but you've been my mate, 'Enery, and, for the matter of that, my chief, and you were along when the pile was found. So, before we move a foot from this blessed place, I'll tell you what it is. It's halves, 'Enery, that's what it is, and we'll shake hands on that.'

"You know, or at all events you can easily understand, the greed that comes over a man, I don't care how good he is, when he sees a pile like that, and I'll own up at once that I had a pretty smart touch of it; but the look on his plain, honest face and the hearty grip I got from his hand, made me almost forget the gold, and called up every particle of good feeling that there was about me. But, argue as I would, he overruled me, and at last I agreed to abide by his division; and what I got some twelve months afterwards ran into five figures, and well into them, too, and made me what I am now, able, if need be, to entertain the 'Duke,' even if he came back to earth in that very character. Well, we hauled out into mid-stream and lay there that night, and early the next morning, when the tide had turned and we began to feel the first faint puffs of the land breeze, we hauled up our anchor, shook out our canvas and away to sea.

The sun came up over the low hills like a ball of fire, and the bank of cloud that stretched along parallel to the horizon glowed like a furnace, whilst the red light came skipping along the crests of the waves and dyed our sails a golden colour, until they looked as though they were whispering our secret to the wide world.

"Suddenly there came a strong puff. 'I don't like the look of it at all, Joe,' I said, pointing to the sky.

"'There's something out yonder, Harry, that's worse than all the wind that can blow,' said he; and looking seaward, I saw the sails of a good sized craft, that was standing in towards us. There was a considerable swell on, where she was, and every now and then she pushed her bows out from the crest of some huge roller, until you could see pretty well half of her

copper flashing and dripping in the red sunlight, to souse the next moment into the trough of the sea and fling up a shower of golden spray. There was no trade doing in that part of the island, and anything sailing the seas there was a craft to be avoided; so we squared the boom and put the *Treasure* before the wind, that was fast freshening up from the southward, for that was her best sailing point. It was quite clear that the stranger had sighted us, and that she meant to have a closer view of us was equally evident, for she altered her course directly we did and shook out some of her top canvas. We had a good start, however, for she lay more than three miles outside us, and when we'd hauled down our jib and stay-sail, and set them again spinnaker fashion, we held her fairly well.

"'Joe,' I said, when I'd had a good look at the boat, 'did you ever see that schooner before?'

"'Yes, I have,' he answered shortly. 'I could swear to that patch on her foresail. She's the craft that landed the "Duke," and what the blazes brings her here, I wonder. Tell you what it is, before ever a man shall touch one of them bars, 'Enery, I'll ram 'em through the bottom and go down with 'em.'

"Well, I mustn't weary you by telling you how we managed to get away, but that night there came up the most awful gale that I'd ever been out in, and when the weather came fine about noon next day, and the wind and sea went down, there were we pitching and tossing about as though the *Treasure* would fling her mast out of her, and with about as good a notion where we were as Christopher Columbus had when he was in the middle of the Atlantic.

"'We can't miss the mainland anyway, if we keep norrard,' said Joe, and norrard we went; and two days afterwards there loomed up in front of us Melbourne Heads, and very soon we were skimming over the quieter waters of Hobson's Bay. It was a lucky thing for us that I knew the chief of the Custom House, and our story of having been out on a cruise and driven northward by the gale was accepted as gospel, and we had no difficulty in that direction.

"Well, Joe managed to dispose of a good bit of the gold, and then he told me his plans. He had been to the address mentioned on the parchment, and there



'DID YOU EVER SEE THAT SCHOONER BEFORE?'

he found two children, and, never doubting for a moment whose they were, he took them and adopted them, calling them by his name; and the elder of the two is the Captain Tredgett that you've spoken about. Joe did not intend to return to Tasmania, but meant to make straight for England. I was to carry his resignation back with me, and to make it all right with the authorities, see to the winding-up of his affairs at Richmond, and ship off Mrs. Tredgett.

"The only souvenir that I carried away with me was a curious casket, covered with sand and shells, and, as I had taken a fancy to it, Joe gave it to me, and some day I'll show it to you. As I told you before, Joe acted most generously, and I tell you, you fairly brought me out of my boots that evening when you mentioned

his name, for, strange to say, the letter you brought me was only the second I've received from him; and I reckon the answer you'll take back will be the last occasion of Joe and myself ever being in touch again on this earth, though it may be in God's good time we shall gather again when we've left our bullion behind and the hall-mark of Heaven has been put on the gold of his honest nature. There; you're tired. Good-night."

He pulled the 'possum rug down over his head; the fire-light gave a last flicker. Above us hung the spangle of the Southern Cross, and the peaks of the Dromedary rose starwards; and, wondering how all that bullion had been got together, and little dreaming that the clue was so near to my hand, I fell asleep.

“Where Merchants most do Congregate.

[The Merchant of Venice.

LLOYD'S.

By FREDERICK DOLMAN.

*Illustrated from Old Etchings and Photographs by Messrs. A. and G. Taylor,
Mr. A. W. Young, &c.*

“LLOYD'S —'tis a name to conjure with in the commerce of the world, and yet—and yet it can be traced to no more glorious origin than a coffee-house on Tower Hill! “Lloyd's,” with its register, its newspaper, and its agents has so long been accepted as a part of the order of things by means of which civilisation gets through its daily business, that few of us have ever troubled to inquire how it came to gain world-wide celebrity under this brief and—in itself—meaningless name.

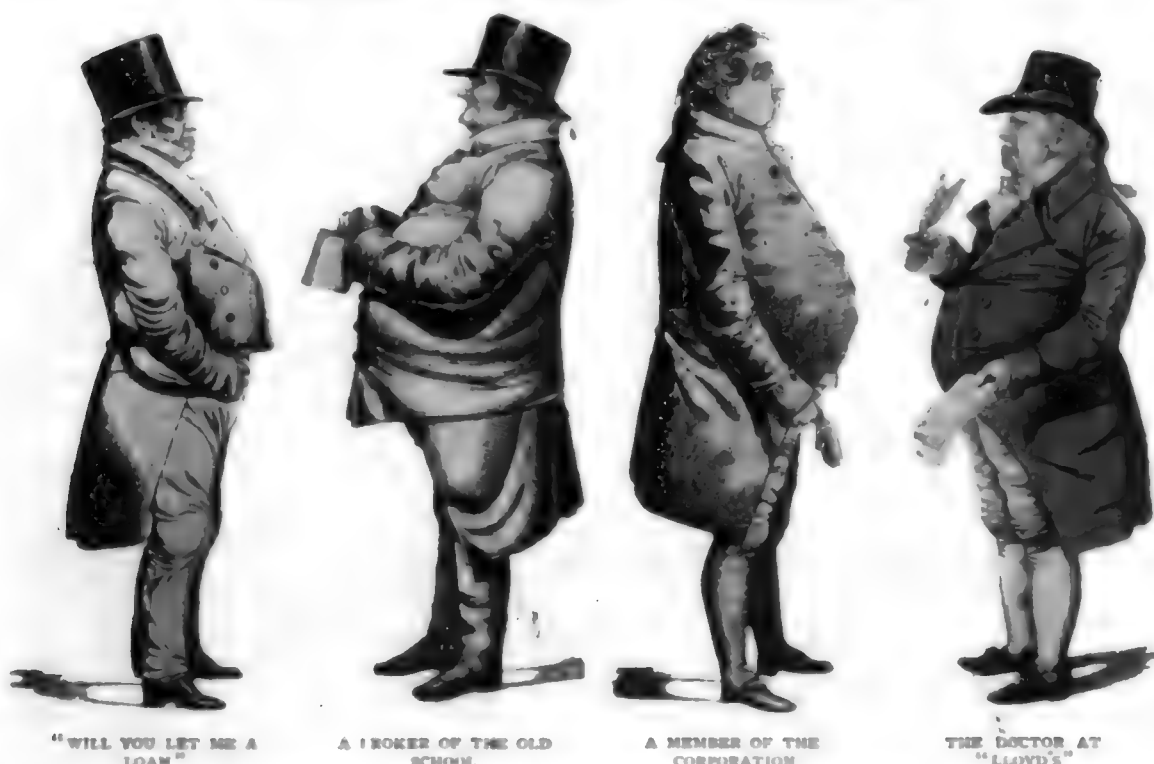
It is probably very few of the underwriters and brokers who have time and inclination for musing on the past as they ply their trade in “The Room.” If there are any such, their thoughts must occasionally have wandered from the spacious rooms of the Royal Exchange to the modest establishment of one, Edward Lloyd, who some two hundred years ago had for his highest ambition the provision of the creature comforts of the seafaring folk who made Tower Street a place of constant resort. From the loud buzz of nineteenth century business, his imagination must travel back to the more leisurely methods of the seventeenth, when sea-captains, and sailors of lower degree, home from their voyages, would entertain each other at Lloyd's coffee-house, gossiping together of their experiences, and oftentimes imparting valuable information from foreign parts to the landmen, having “ventures” on the sea, whom their talk attracted. These worthy



“THE ROOM” — LLOYD'S

fellows, could they revisit the shades of the moon, would doubtless "shiver their timbers" in real earnest when contemplating the great mercantile institution which had its beginnings in their social intercourse. Mr. Lloyd himself had some inkling, however, of the important uses to which his establishment might be put by those having a business interest in ships and shipping, and in 1692 we find him removing from Tower Street to the corner of Lombard Street and Abchurch Lane, out of regard for the convenience of merchants who were becoming his most valuable patrons. It was a few years after this removal that Addison referred to Lloyd's in *The Spectator* as the place "where the auctions are usually kept." These auctions seem to have been mostly of ships and cargoes, but occasionally various other kinds of merchandise were sold there under the hammer. By the time of the South Sea Bubble, however, the coffee-house was best known, not for its auction sales but for the amount of business which was transacted there between

PAST CELEBRITIES, FROM OLD ENGRAVINGS.



merchants and ship-owners in the insurance of vessels and their freights from the perils of the sea.

Lloyd's to-day is full of souvenirs of its curious past, calculated to suggest reflections of this kind. "The Captains' Room," to begin with, must have often puzzled the casual passer-by the Royal Exchange. It is probably the only part of the extensive establishment of Lloyd's with which such a person ever becomes acquainted. If curiosity should lead him to obtain ingress to the Captains' Room he will find, if it is somewhere about the middle of the day, a number of gentlemen, young and old, engaged with their lunch in high-backed pews of the kind which still linger in old-fashioned taverns and coffee-rooms. The room, about which an old-fashioned waiter is constantly flitting, is not very large, and it altogether lacks the adornment of an up-to-date restaurant. The eye surveys the scene without discovering the slightest justification for the title, the Captains' Room, unless it is to be found in the pictures of several of the newest and finest vessels which partly relieve the bareness of the walls. To all outward seeming the black-coated, silk-hatted lunchers are neither captains of ships, of the Army, the

Volunteers, nor of anything else. On infrequent occasions there may be an addition to the scene in the shape of an auctioneer, in his rostrum at a corner of the room; but in the group of which he is the centre there will probably be but one or two whose appearance is at all suggestive of seafaring. In truth there was a time when the room was the regular resort of masters of vessels in our mercantile marine, and when sales by auction there of ships and ships' stores were of constant occurrence. The provision which is made here, moreover, for the mid-day meal of those who do business at Lloyd's helps to preserve its old character as a club. So far as one can judge from one meal, I should say that the members and subscribers are not better catered for in the Captains' Room, than they would be at the same moderate prices in several other establishments not far from the Royal Exchange. But it is easy to understand that out of the hundreds whose daily business takes them to Lloyd's there must be

PAST CELEBRITIES, FROM OLD ENGRAVINGS.



always a goodly few who find it convenient to take their refreshment within its portals.

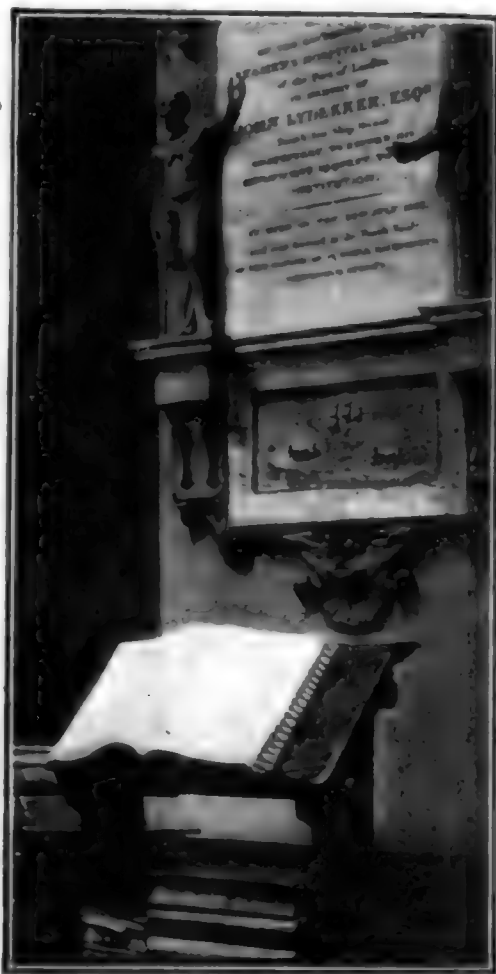
Under the friendly convoy of a member or subscriber a few steps bring one to the Reading Room. This large apartment is not given over, as might be supposed, to the literary relaxation of brokers and underwriters in the intervals of business. It is furnished with the London dailies and the newspapers of most of the commercial capitals. But its principal contents are the bound volumes and indices of "Lloyd's List," "The Captains' Register," and "The Register of British and Foreign Shipping," and it is with a keen eye to business that underwriters from hour to hour industriously turn over the leaves of these volumes. In the first work they learn the latest reported movements of the vessels in whose safety they are pecuniarily interested, in the second the past record of the captains of ships which it is desired to insure, and in the third all that pertains to the construction, size, seaworthiness, &c., of all kinds of craft.

"Lloyd's List," like the institution itself, can be traced back to Edward Lloyd. It was first published by him in 1696, when the "London Gazette" was the only

newspaper in existence, in the belief that it would convey to a wider circle the shipping news, which, by word of mouth on the part of returned mariners, or by letters from foreign correspondents, found its way to the coffee-house at the corner of Lombard Street. This print was issued three times a week, and in its original title—"Lloyd's News"—anticipated the journal which another Edward Lloyd has since made so successful. "Lloyd's News" had reached its seventy-sixth number, and in its novel way was admirably serving the purpose with which it had been started, when the Editor—whoever he may have been—had the indiscretion to insert a brief report of some proceedings in the House of Lords having reference to a commercial matter. This was a serious offence, and brought upon Mr. Lloyd an admonition delivered to him at the Bar of the House. He was ordered to rectify "the mistake" in his next issue; but instead of doing this he at once discarded type and had the newspaper written out by hand, an expedient which protected it from the censorship of the Press but, at the same time, restricted its circulation to the coffee-house. Thirty years passed before the journal was again printed, and its title was then changed to "Lloyd's List."

The "Captains' Register," comprising several bulky volumes, is filled with particulars, obtained from the Board of Trade, relating to the professional career of every one of the thirty thousand certificated commanders of British merchant vessels. With the assistance of different coloured inks the underwriter can tell at a glance whether the captain, whose ship or its freight he is asked to insure, has ever lost his vessel, been concerned in a collision or other casualty, or whether his professional career has been quite free from fault or misfortune of that kind. In the case of some names free from the incriminating coloured ink I noticed this significant note: "Confidential information can be obtained on application to the secretary." It is hardly too much to say that the "Captains' Register" at Lloyd's is one of our best guarantees for careful navigation.

"A1" has passed into the every-day language of the people from "Lloyd's Register" of British and foreign shipping. As is generally known, it was a symbol used to denote the best type of vessels, but it has been largely superseded by "100 A1," the symbol chosen to represent the best kind of iron ships when the stronger material was first employed in ship-building. "The Register," which gives all useful particulars respecting every British ship of more than 100 tons and a great many foreign craft, is under the management of a Committee which, nominally, at any rate, is an association quite independent of Lloyd's. This Committee, which came into existence about 60 years ago, has in its employment a number of ships' surveyors and other experts, its expenses being defrayed, of course, out of the subscriptions for the yearly volume. Before its formation Lloyd's had had a register of shipping, more or less imperfect and incomplete, whose value to underwriters in estimating their risks on particular vessels suggested to one of their number, Mr. Thomas Chapman, the extreme desirability of greatly improving it by



THE LOSS BOOK

means of a better organisation. Ships' lists are believed to have been kept at the Lombard Street coffee-house from its earliest day, but unfortunately not one has been preserved which, in its insignificance, can be compared with the highly important work that now goes by the name of "Lloyd's Register." The Committee to which I have referred, consists of 50 members, and is representative not only of underwriters but also of merchants and ship-owners in London and the other ports of the Kingdom.

On approaching "The Room"—the actual *théâtre du guerre*—one's ears are saluted by a series of trumpet-toned sounds. It is "the Caller," I learn, who standing on a dais and under a sounding board is announcing the names of members, subscribers and their clerks for whom inquiry has been made at the entrance from the street, which is guarded by a janitor in a scarlet robe trimmed with black velvet, and a silk hat with gold bands. "The Caller,"

who is similarly attired, has a stentorian and seemingly tireless voice and few of the stream of visitors to Lloyd's have to wait long for the desired interview. "The Caller's" accents rise above a steady, unceasing hum of conversation, carried on for the most part between the underwriters sitting in their little boxes and the brokers and others who wish to effect insurances with them. The latter walk about with

little leather-bound books in which are entered notes of the vessels or cargoes which they wish to insure, and now and again they have an animated conversation with an underwriter in the endeavour to knock off a fraction from the rate of commission which varies, of course, with the nature of the risk. The bargain made, the clerks who sit by the underwriter's side make out the policy, which is placed in a little rack in readiness for the broker a few minutes later. Since 1779 one form of policy has been uniformly in use at Lloyd's. Since that year only two changes have been made in its phraseology; in 1850 the introductory words, "In the name of God, Amen," were dispensed with and in 1874 an addition was made having reference to salvage.

From about 11 to 4 are the hours of "The Room," but, as may be supposed, business is not equally brisk. Lloyd's appears to occupy its intervals of leisure with the comic and illustrated papers. But although boisterous amusements are unknown to the establishment, its frequenters occasionally indulge in parodies



COLONEL R. M. NOZIER, SECRETARY



MR. GEORGE H. FABER

of their legitimate business, which by a moral censor might be termed gambling, such as the insurance of wives against twins. It is related of "Dick Thornton," a millionaire member and one of the past celebrities of Lloyd's, that he took out a policy from a fellow underwriter on which he would have received £20,000 had the Queen given birth to twins. The period of a General Election is always a time of considerable excitement at Lloyd's, some of whose members and subscribers, such as Mr. R. S. Donkin, M.P., Mr. A. R. Heath, and Mr. H. H. Gibbs, are greatly interested in politics. The life of the Government, whose fate is trembling in the balance is, perhaps, heavily insured, and the telegrams, which are posted up on the walls, announcing the result of each contest are eagerly scanned.

"The Room," which is large, lofty, and electrically lighted, has at one end an annexe, called the "House of Lords." It got this name because at one time several members of social distinction, among whom at the present moment may be counted Sir Charles Tennant, Sir Stuart Knill, the Hon. Sydney Holland, Lord Brassey, and



MR. J. R. STREET

the Hon. Francis Baring, used to sit there. To an ante-chamber at the other end of the building the fancy name of the "Chamber of Horrors" has been given. It is partitioned off from the rest of "The Room," and on its walls may be read the latest telegrams from Lloyd's agents announcing casualties at sea. The underwriter, pecuniarily interested in these missives, which in tempestuous times number two or three hundred, generally knows at once the extent of his loss. But the underwriter personally concerned in another set of notices has to endure a week's suspense. They give notice of craft which are reported "missing" and request that any information respecting them may be sent to the Secretary of Lloyd's within a week. If none is forthcoming within that time the underwriters are required to pay the insurance money. The week's notice is given in accordance with tradition, but no one at Lloyd's can remember an instance in which a ship that had been posted as "missing" has ever afterwards re-appeared.

It is not the Telegram Room, or "Chamber of Horrors," which has the most tragic interest for the frequenters of Lloyd's. A large green leather volume, placed on a stand in "The Room," is to many of them of more enthralling interest than any other book in the world. In its pages is entered the name of every ship lost at sea the moment the news arrives at Lloyd's. In a week of gales, more than a hundred entries have been made in the "Black Book," and at such a time it is easy to understand that it is the first object of an underwriter's attention on entering "The Room." The ill-concealed anxiety with which he then looks at the open page might well form the theme of an artist's canvas. As a rule, however, the underwriters at Lloyd's are not "plungers"; most of them are very careful in limiting the amount of their risk on a particular vessel, the rank and file in the ordinary course of business, I am told, seldom allowing it to exceed £100. It is because of the division of the risk among so many different persons, of course, that the insurance brokers have become so useful a body of men.

In recent years, too, the underwriter's danger from fraud has been reduced almost to a minimum by improved means of communication and increased stringency of the law. Of the daring frauds that have been attempted in the past

quite a large number of interesting stories are current among the *habitués* of Lloyd's. Among these the story of Captain Codling and the brig *Adventure*, which he tried to sink one Sunday morning of the year 1802, in full view of Brighton beach; and the Bank Holiday trip to Boulogne, some dozen years ago, of the yacht *Firefly*, may be said to have obtained a classical reputation. Then, what tales are told of cargoes of wine which turned out to be coloured water and of specie which proved to be stones! Alas! it is to be feared that the sea still holds the secret of insurance frauds that have not even this grim humour—the secret of scuttled ships and deserting crews.

Just above the Loss Book, and its stand, is a marble tablet to the memory of the famous libel action, "*Bogle versus Lawson*," by means of which one of the greatest commercial frauds was brought to light. The large tablet has an inscription describing how a number of the most influential City men, in recognition of the services of *The Times*, raised a fund with which scholarships were founded at Christ's Hospital and City of London School, the proprietors having declined the offer of money to reimburse them in the heavy costs they had incurred. Facing this tablet, on the opposite wall of "The Room," is another, which, between the carved figures of two disabled seamen, has the following inscription:—"Erected by the Governors of the Seamen's Hospital Society of the Port of London, in memory of John Lyddeke, Esq., South Sea Ship-owner, gratefully to record his munificent bequests to the Institution." These tablets, with a statue of Huskisson, form the only mural ornaments of "The Room."

"The Room," as it now is, is close upon sixty years old. It dates, it need hardly be said, from the time of the re-building of the Royal Exchange after the great fire of 1838. Lloyd's has been located at the Royal Exchange, however, since 1773. For years the coffee-house at the corner of Lombard Street had been found insufficient for the growing business of marine insurance, and in 1770 a removal was made to temporary premises in Pope's Head Alley. It took a Committee three years to find suitable permanent quarters, when rooms were chosen that had been occupied by the British Herring Fishery Company, "a very roomy and convenient place over the north-west side of the Royal Exchange," the rent then paid to the Mercers' Company being over £180 a year.

Passing out of "The Room," a broad stone staircase takes one to a higher floor, where are to be found the Secretary's offices and the Committee rooms. The Secretary, Colonel H. M. Hozier, who was a Liberal Unionist candidate at the last General Election, courteously shows me the various interesting souvenirs of Lloyd's historic past. Among these must be mentioned a policy for £400, payable by three underwriting members in 1813, "in case Napoleon Bonaparte shall cease to exist or be taken prisoner on or before the 21st day of June." A relic of a little later period is an autograph letter from the Duke of Wellington, as Lord Warden of the Cinque Ports, to the Committee of Lloyd's. Another time-stained document, hanging on the wall in a neat frame, proves to be the oldest policy in preservation at Lloyd's, its date being January 20, 1680. It was for £1,200 on the ship the *Golden Fleece* and her cargo, on the voyage from Lisbon to Venice, a premium having been paid at what would now be considered the very high rate of 4 per cent.



MR. H. S. ATKINS

A table and high-backed chair standing in the middle of the room have a story of their own. They are made from the rudder of *H. M. La Lutine*, which, in October, 1799, was lost with all on board, save one, off the Zuyder Zee. She had on board at the time specie to the amount of more than a million, which was insured at Lloyd's. Such a severe loss ruined several underwriters, and shook the credit of others. The war then proceeding with the Netherlands hindered salvage operations, and for two or three years the greater part of all that was recovered by the fishermen along the coast—amounting to about £56,000—was appropriated by the Dutch Government. Between 1857-61 the sea gave up another £40,000, which came safely into the possession of Lloyd's. Most of the underwriters to whom the money belonged having died, the Committee had to obtain an Act of Parliament allowing them to retain the money on condition that they satisfied any claims properly made upon it. Gold to the value of many hundred thousand pounds sterling must still be lying in the sands of the Zuyder Zee, but it is only at very long intervals that the shifting of these sands admit of the slightest possibility of recovering the treasure. It was in the course of salvage operations of 1859 that the rudder from which the table and chair have been made was brought to the surface.

When the comprehensive functions fulfilled by Lloyd's to the navigation of the world are considered, it is obvious that the Secretary, and his assistants, and the staff of clerks, engaged in adjoining rooms in turning to their proper uses the items of information constantly arriving by telegraph and mail from all parts, can seldom be in want of employment. Yet until the early years of the century Lloyd's managed to do without a Secretary. Its correspondence was carried on by one or two Masters, whose office generally seems to have corresponded to the stewardship of a present-day club. The circumstances under which the position that Colonel Hozier now fills came to be created are amusing enough to be recounted. In 1804, Lloyd's had a long correspondence on some subject or other with the Government, and the letters on behalf of the committee were written and signed, as usual, by the Master, who had, as was also usual, been promoted to that office from the rank of waiter. Earl Camden, the Secretary for War, took umbrage at a letter thus addressed to him, and replied that he regretted being unable to enter into correspondence with the "waiters at Lloyd's Coffee House." This "retort quarrelsome" awoke the committee to a sense of their dignity, and a secretary was appointed. Colonel Hozier has ably filled this position for many years, his predecessor having being Mr. B. C. Stephenson, who deserted the Royal Exchange for the temple of the Muses, and ultimately won fame as the author of the libretto of "Dorothy."

Lloyd's is under the management of a Committee of twelve members, three of whom have to retire or seek re-election every year. Mr. C. H. Goschen is now Chairman of the Committee, which is composed of the following well known members:—William Elliott, Leonard C. Wakefield, Edward Beauchamp, Marquess H. Brooking, Herbert De Rougemont, Henry S. Atkins, William H. Tindall, William H. Byas, S. J. Da Costa, C. A. Hardman and G. D. Hardy. The committee was first constituted on the removal of the underwriters to the Royal Exchange. In the old days of the coffee-house Lloyd's had absolutely no organisation. Anyone was free to come and go, doing what business he pleased and how he pleased. It was the increasing number of wagering policies which led the majority of those who had frequented the coffee-house to at once place the establishment at the Royal Exchange—now that it was their own—under regulations that should exclude illegitimate business. Insurances effected at Lloyd's on the various Parliamentary contests of John Wilkes, on the safety of Minorca, on the lives of public characters, and so forth, had given the place the reputation of a gamblers' rendezvous, which the better disposed underwriters were determined to destroy. Accordingly, in 1774, rules were drawn up and passed, appointing a

Committee, imposing an entrance fee of £15 and an annual subscription of £4 4s., and requiring applicants for admission to Lloyd's to be recommended by six members.

The organisation thus begun had an important development in 1811. In accordance with the report of a special Committee appointed to make inquiry into the subject, the powers and duties of members of the Committee were greatly enlarged and provision was made for the remuneration of their services, their status being thus changed to practically that of directors of a public company, the entrance fee was increased to £25, it was ordered new members should be ballotted for in much the same way as they would be by the committee of a club, and, lastly, provision was

made for the appointment of agents abroad to transmit shipping news. About the same time a general meeting of the subscribers declared that any member offering or underwriting a policy in which the assured appears to have no interest "shall no longer be considered a subscriber, and shall forfeit his original subscription." This resolution became a dead letter, however, partly because counsel advised that it could not be legally enforced, and partly because of the difficulty the Committee experienced, in practice, in deciding what was and what not a "real interest." But since that time the control exercised by Lloyd's and its Committee has become increasingly stringent. The underwriting member is now required to pay an entrance fee of £400 and an annual subscription of 20 guineas, and to place in the hands of the Committee a deposit or guarantee for £5,000 and upwards.



THE HON. SYDNEY HOLLAND

Other members are called upon to pay an entrance fee of £25, and an annual subscription of 7 guineas. "Subscribers" and "associates" are allowed ingress to Lloyd's—but not to carry on the business of marine insurance—in return for an annual subscription of 7 guineas and 5 guineas, respectively. These various classes now number, I believe, about 2,500, between 600 and 700 being underwriters, for whose security for integrity there has been deposited with the Committee a sum considerably exceeding a million sterling. On this sum interest is payable to the depositors, whose money is returnable three years after they give up business as underwriters. It should be added that nearly all the marine insurance companies, and a number of shipping firms, pay large subscriptions to Lloyd's (amounting in some cases to £400 per annum), in return for which they are supplied with the latest news of the sea, and of the ships and men who are upon it.

Whilst underwriters have been considered fair game by not a few swindling ship-owners and many a heartless "wrecker," the members of Lloyd's, in relation to their clients, have on the whole ever been distinguished by honourable and fair dealing. Apart from this general characteristic those associated with Lloyd's can look back upon the past history of the institution with a considerable amount of pride. It was Lloyd's which, during the critical period of the Napoleonic wars, started the Patriotic Fund that to the amount of many hundred thousands of pounds has relieved the necessities of soldiers' and sailors' widows and orphans and rewarded the valour of survivors in our national conflicts. It was Lloyd's which befriended Greathead, the ship's carpenter and inventor of the lifeboat, in his hour of need, and for twenty-two years prior to the establishment of the National Lifeboat Institution, maintained a number of these invaluable craft around our coasts. In our present day and generation Lloyd's, in guarding and preserving the interests of its members, renders to the world at large services which it would be difficult to too highly estimate.





In Flagrante.

By NAMREH S. RELIUM

CHAPTER I.

"I'M so sorry, Liddy, that this miserable headache of yours will prevent your accompanying me; but don't you think, dear, that the excitement of the evening might act as an antidote to those nasty throbs?"

"No, Jack, much as I should like to accompany you, were I well, I *must* ask you to excuse me; you men don't know what torture this *migraine*—or headache, as you prefer to call it—causes us women. I should be the very incarnation of misery in the midst of the music and excitement to-night; and besides, dear, you know that I am not so awfully taken with those ultra-scientific people up in the Grange Road."

"Ah! *la migraine*, that most inexplicable and mysterious of feminine ailments; woman's monopoly and ailment par excellence. Well, I shall be rather late, so do not sit up for me."

"No; I shall retire very soon after you have gone. To-morrow morning I shall expect you to tell me all the news and the details of this *réunion* of magi and scientific geniuses."

Jack Danver had led his young wife to the hymeneal altar about two years prior to the date of the above conversation. When he married her, Lydia Burnley was scarcely twenty, whilst he was almost as many years her senior. He wedded her almost from the schoolroom; and after a short honeymoon spent on the Continent, took her to one of the few remaining old-fashioned houses on the outskirts of Regent's Park. To a certain extent, this marriage was a *mésalliance*; for, apart from the difference in age, Jack Danver had *lived*, and married Lydia Burnley—who was yearning for the as yet untasted joys of life and society—with the view of settling down to a life of quietude and study. She was to look after his house and to nurse him, should he fall ill; whilst he was to be left to his

literary work and to the pursuit of his scientific studies. The selfishness of the course he had marked out never occurred to him; he loved his wife, in his own peculiar way, and supplied her with the means necessary for the indulgence of her own whims and fancies—and what more could a wife desire? When still an infant, Lydia Burnley had lost her mother, and with the exception of the few years spent at a boarding-school in Brighton, had passed most of her young life with her father. He was a *dévo*t of the old school; training his children on principles that were almost



"I SHALL BE RATHER LATE."

Puritanical in their strictness, for he had an almost absolute abhorrence of the *fin de siècle* young lady. Consequently Lydia had not *lived*; and more to escape from the convent-like monotony of her parent's dull old house in Kensington than from love, had married Jack Danver.

He allowed his young wife to go to the theatres, and to attend a few dances in the season, chaperoned by her married sister; he had even, once or twice, condescended to accompany her to a ball. She was a pretty little woman, with an abundance of golden hair arranged *à la Grecque*, a style which suited her admirably, harmonising, as it did, with the classic outline of her features. Jack Danver had noticed the admiration

she evoked from the men who were her partners in the dance, and that one in particular—a Mr. Wilfrid Percival—was untiring in his attention. This gentleman had been a college chum of Mr. Leighton, the husband of his wife's sister, and Lydia appearing to be interested in his amusing, and sometimes cynical conversation, her husband had occasionally invited him to dinner on a Sunday; so that he was now regarded almost as *l'ami de la maison*.

CHAPTER II.

IN a handsomely-decorated salon, in one of the houses in the vicinity of Hampstead, a *réunion* is being held. There are from twenty to thirty persons assembled, all, apparently, of a highly intellectual type. It is a gathering of ladies and gentlemen interested in the pursuit of supramundane studies; they meet at certain



HERR WIESENBURG AND MISS CHADLEY ARE ANNOUNCED.

intervals to discuss psychological and psychical theories, and to investigate the attendant phenomena. The host, Dr. Twyle, has just announced that he is expecting a most interesting visitor, a certain Herr Wiesenburg, from Berlin, who will favour them with some highly interesting and startling experiments in the higher phases of hypnotism. He will be attended by his niece, who will act as subject. The animated buzz of conversation caused by this announcement is still in full swing, when the door opens and Herr Wiesenburg and Miss Chadley are announced.

Herr Wiesenburg is a tall and remarkably handsome man; in his countenance and figure the characteristics

of the Teuton predominate; whereas his niece, a tall and graceful girl—but apparently of a highly delicate and sensitive nature—is unmistakably of English origin.

Herr Wiesenburg is at once surrounded by a group of interested inquirers, foremost amongst whom is Jack Danver.

"No, sir. I am a thorough materialist, and am incorrigibly sceptical with respect to all so-called phenomena of a transcendental nature."

"But allow me, Mr. Danver, you believe in hypnotism, I presume?"

"Yes, Herr Wiesenburg, certainly I do; there is not a scientist nowadays who would think of doubting it; but hypnotism—I mean the hypnotism of the Nancy school—is quite opposed to transcendentalism and to psychical science generally."

"That may be so, but, believe me, hypnotism is but the stepping-stone to science of a far higher and more sublime

nature, in which the spiritual element is so forcibly evident that scepticism, even the most hardened, must, and will, be overthrown. I will show you an experiment this evening in the higher phase of hypnotism, a phase known under the name of *Statuolence*. The experiment is partly of an objective and partly of a subjective nature, but the results are indisputable. My niece, Miss Chadley, is of a hyper-sensitive nature; I will throw her into a condition of catalepsy, and afterwards plunge her into a sleep so deep, that apparently, for the time being, animation and life of a physical character will be suspended; in its stead, hyper-excitability of the senses will supervene, and the remarkable phenomena of *statuolence* will be manifested."

* * *

The experiment has already begun; Herr Wiesenburg has brought his niece into the cataleptic state; he is now employing suggestion, combined with somatic means, and gradually plunging his subject into a sleep, of which lethargy is but a preliminary stage. The sleep is getting more profound; respiration becomes fainter and fainter; the temperature of the body is gradually being lowered, and one would almost think that life is slowly ebbing; it would be necessary to use the paradoxical expression, a living corpse, to describe the death-like appearance of the subject. She might be taken for a corpse, but that *rigor mortis* is not present, and that the eyes, although gazing into vacancy, have not the characteristic look of death.

"Now, ladies and gentlemen, I have succeeded in bringing my niece to a state in which the soul enjoys a state of freedom from the body unknown in the normal condition. The *Psyche* is able temporarily to leave the *Soma*, the latter remaining in a condition of inanimation. There is a magnetic connection between the spirit and the body; and, should that be broken, the spirit would not be able to reanimate the body, and death would result. Considering the extremely delicate and dangerous nature of this experiment, I must enjoin absolute silence on your part while my niece remains in this state. Perhaps one of the gentlemen would like to know what is, at this moment, taking place at his home; suppose you test the powers of the subject, Dr. Lee."

"With pleasure, Herr Wiesenburg: I am naturally sceptical, but am, at the

same time, open to conviction. What do you wish me to do?"

"You must, in the first instance, place yourself in communication with the subject. Kindly step forward, grasp my niece's hand, and concentrate your thoughts intently on the subject on which you desire information; then, partly mentally and partly vocally, direct her *Psyche* to your home."



"I WILL SHOW YOU AN EXPERIMENT THIS EVENING."

Dr. Lee acts as directed; the face of the subject is expressionless, the head has fallen backwards, the body is perfectly limp and the limbs hang down helplessly. Now there is a slight movement of the lips, the subject emits a peculiar sound from the larynx, a little foam at the same time gathering on her lips. At last—but almost inaudibly—the excited and interested little group of spectators hear the words:

"I see a room, a room replete with every comfort, and a blazing fire. At a

large table, in the centre, a middle-aged lady is sitting, reading aloud from a book which she holds in her hand. At her feet sits a child—a golden-haired blue-eyed little girl—with wide-open eyes and listening ears. Now, the door opens—and a servant enters; the lady lays the book on the table, lifts the little girl in her arms, kisses her tenderly, and gives her to the servant. I can now see the name of the book; it is "D'Aulnoy's Fairy Tales." There is something written on the title-page, but it is very indistinct."

"Try and read it," Herr Wiesenburg interrupts.

"It is only natural, Mr. Danver, that you should be sceptical; proceed as Dr. Lee did, and I have little doubt that your scepticism will be removed; perhaps even *contre cœur*."

Once more the experiment is tried. Jack Danver holds the subject's hand; her eyelids quiver; slowly but distinctly the following words are uttered: "I see—a large room, handsomely furnished—a drawing or reception room. Seated at a grand piano, I can see a woman, slim, with very fair hair; she is not playing, although a copy of Beethoven's "Sonate Pathétique" is open before her. Standing



THE SLEEP IS GETTING MORE PROFOUND

"It is very indistinct," continues the girl: "*To my—dear little—Ivy,—on her—sixth—birthday—from—Papa.*"

"Are you satisfied, Dr. Lee?"

"Wonderful, wonderful! it is perfectly correct. It is my little girl's birthday, and I gave her the fairy tales this morning. You are a magician, Herr Wiesenburg."

"Would any other gentleman like to try before I arouse my subject?"

"Yes, Herr Wiesenburg, I should," says Jack Danver, stepping forward. "I am sorry, but I am not convinced; I cannot believe it. I should like to test the subject myself."

behind her is a tall and handsome man with dark, wavy hair and a small dark moustache. His left hand is clasped in hers, whilst with his right he smooths and fondles her hair."

"What—what more do you see?" murmurs a voice hoarse and almost inaudible.

"Nothing more. Ah! yes, he bends down and kisses her, and—"

"Enough! I will hear no more," and, with a face ghastly pale, Jack Danver moves with uncertain steps towards his host.

"Dr. Twyle, kindly excuse me. I must leave immediately; I—I feel unwell."



HE STANDS FOR A MOMENT.

Jack Danver's mind has become an absolute blank; the shock has completely numbed him. Instinct leads him home. When he reaches his house, he quietly applies his latchkey; the sight of a gentleman's hat and coat—not his own—recalls him to his position. Quietly ascending to the first floor, he flings open the door and, entering the drawing-room, stands face to face with his wife and Mr. Percival. Excitement bereaves him of the power of speech. He stands for a moment in the doorway, gazing with a look of withering scorn and contempt at the couple, then, turning upon his heel, totters to his study. Flinging himself on a lounge, Jack Danver sobs as only a man in acute mental pain can sob. He sheds bitter, scalding tears—tears wrung from the heart of a man in extreme anguish. He feels that, although he may have been selfish in occupying himself almost exclusively with his studies, and has, so far, neglected his wife, yet he has denied her nothing—has treated her with the utmost kindness. Now she has betrayed his trust and ruined his life—his

future happiness. Jack Danver forgets the solitude and emptiness of his young wife's life; forgets that a woman's heart yearns for affection, and cannot be starved of love; forgets that he has left her in almost daily commune with the tempter.

Jack Danver spends the night locked in his study, and not till the sky has passed through all the gradations of delicate tints that herald the break of day does sleep come to his assistance, when, for a few brief hours, his tortured soul finds rest.

* * *

At the breakfast-table husband and wife meet for the first time since the *contretemps* of the previous night. Jack's face is white and naggard, and his expression is stern; not a word is spoken during the meal.

Breakfast over, Jack rises and is about to leave the room, when his wife comes towards him with outstretched hands.

Jack recoils one step and glances with a face hard as steel at her slender but exquisitely-proportioned figure, which is displayed to great advantage in a morning gown of soft, clinging material.

"Jack," she begins piteously, "can you forgive my little indiscretion of yesterday? Oh, do not look like that at me, but say one little word of forgiveness."

Jack Danver waits with cold courtesy till his wife has ceased speaking, and then moves towards the door.

"Jack!" she cries, laying her hand on his sleeve. But he recoils from her touch. "Jack, have pity on me; at least let me explain. Oh, think of our life, if —"

"Our life, so far as our united life is concerned, has come to an end, let me assure you, and is not likely ever to be resumed."

"When you have a few minutes to spare, will you come downstairs. I—I want to speak to you so much."

But Jack's manner grows colder and colder. "No," he says with decision.

"Are you too busy to spare me five minutes now?" she asks piteously.

"I am," replies Jack, in a tone so unmistakably stern and decisive that his young wife shrinks back.

No sooner has Jack left the room than Liddy creeps noiselessly to her bed-room and, flinging herself face downwards on the bed, lies there tearless, despairing. Many hours have passed, and still that youthful form, its face white, tearless, immovable, as though carved in stone, the golden hair disordered, remains prostrate on the coverlet.

Poor Liddy, her short married life had not been one of joy. Jack had loved her, in his own way, and had trusted her implicitly; further, his affection for his little wife had grown day by day, and might have ended in devotion. But he had been very, very selfish; he had buried



SPENDS THE NIGHT IN HIS LOCKED STUDY

himself in his books, in his *sanctum sanctorum*, leaving her to spend her time alone, a slave to ennui. Liddy had borne this life contentedly for some time when Fate threw a handsome and not over-scrupulous young fellow in her way, and she did what ninety-nine women out of a hundred would have done—succumbed to the fascinating charms of flirtation, harmless for a girl, but dangerous for a wife.

* * *

The days roll slowly on; they continue to live together, but as strangers. A wide gulf of separation lies between husband and wife, and, save in a very ceremonious way before the servants, they rarely exchange a syllable.

Liddy would not have believed that her husband could be so hard. She seems to have lost all his love and sympathy, and yet she was innocent of sin.



COMES TOWARDS HIM WITH OUT STRETCHED ARMS

It is a glorious summer evening, and, dinner is just over. Liddy sits reading in their pretty little drawing-room. The French windows are flung open, and the sweet scent of many flowers fills the room. The sun is setting in gold and crimson splendour, casting its mellow light on Liddy, who, in her attitude of restful *abandon*, looks more than usually bewitching.

Jack Danver, standing at the open window, presently finds his wife at his side. Her face is deadly pale, but in her eyes shines a steady light.

"Jack!" she cries vehemently, "I cannot endure this life; the coldness, the bitterness of it is killing me. Despise me if you will; but I love you now, I love you —"

For a moment the cold, hard look fades from Jack's face, and a gleam of hope comes in its stead, but only for a moment; then he grows haggard and stern.

"Go," he says in a choking voice; "do not come near me."

Liddy sinks on her knees, looking up at him in blank despair. "Oh, Jack!" she cries softly, grasping his hand. "Oh, do not be so hard; say one word, for I am innocent."

"Back!" he cries shaking himself free of her. "Don't touch me: remain where you are."

The tears stream down Liddy's cheeks as she kneels before him with piteous, upturned face. "Jack, by all I hold most sacred, I swear that I am innocent. Oh, Jack, forgive me, for I have not really wronged you by word or deed. It was an indiscretion—a momentary infatuation—no more, believe me."

And Jack, regarding her upturned face, sees truth and innocence depicted in her eyes.

"Liddy," he cries in broken tones, his eyes filling with tears, and taking her hands in his, "think well of what you say. Is this true—was it but a temporary infatuation? Oh, child, do not deceive me."

For a few moments he remains in doubt; his brain is bewildered, but soon a human heart is throbbing next his own. Pressing the slender figure to his breast, he whispers

in a broken and almost inaudible voice: "Liddy, my darling, it is for you to forgive me, for I fear I have been a very cruel, selfish and wooden-headed old fellow."



LIDDY SINKS ON HER KNEES

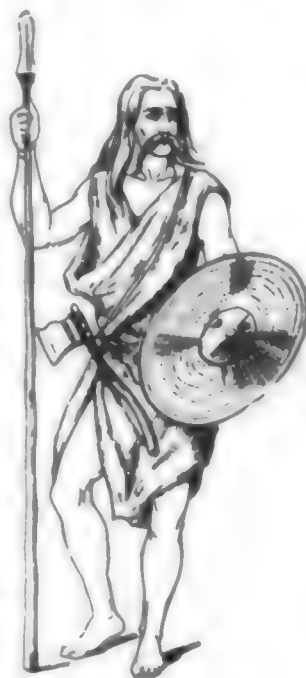


THE EVOLUTION OF FASHION.

PART XI. ECCENTRICITIES OF MASCULINE COSTUME.

"**V**ANITY thy name is woman," "As vain as a woman," and similar epithets are hurled at our defenceless heads by our teachers and masters; yet how few of them pause for a moment to consider whether they are altogether free from this human weakness or exempt from that love of dress which they so strongly condemn in others. It does not require a deep study of the history of costume to reveal some curious anomalies in this respect, and the sketches chosen for the purpose of illustrating this article will only give a faint idea of what has been considered appropriate and becoming to the manly form at different epochs. In Pelautier's "Histoire des Celtes," we learn that "the toilet of the ancient inhabitants of Britain somewhat resembled that of the North American Indian of the present day, and consisted of a series of elaborate paintings over the whole surface of the body, which were no doubt originally intended to protect the skin from the inclemencies of the weather: but were afterwards used as a mode of embellishment and a means of distinguishing the different classes, for it was reserved to freemen, and strictly forbidden to slaves. The lower classes confined themselves to small designs drawn at a considerable

distance from each other; but the nobles had the privilege of ornamenting their persons with large figures, chiefly of animals, subsequently transferred to their shields after they adopted a less scanty costume, and this may be looked upon as the origin of family arms." The Picts, who inhabited the north of Britain, were remarkable for their pictorial decorations, hence their name, derived from an ancient word, *picti*, which signifies painted. Our remote ancestors also added to their other charms (which were doubtless irresistible to the belles of that period) by deepening the tone of their naturally ruddy locks by washing them in water boiled with lime. Their clothing was of skins of animals killed in the chase, and they were armed with implements of bone and flint. The



BRITON CLAD IN SKINS

Tyrian traders taught them how to construct various weapons of war from a composition of copper and tin, and their flat wicker shields were superseded by those of metal ornamented with concentric circles. After the Roman Conquest of Britain, the skin garments were laid aside for dyed tunics and close trousers. Over the tunic was worn a sagum, or short cloak, so named by the Romans from *saic*, a word of Celtic origin, which signified a skin or hide. When the head was covered it was with a cap, from the British *cab*, a hut, which, from its circular shape, it somewhat resembled, for the dwelling places were composed of wattles firmly fixed in the ground, and fastened together at the top. A curious remnant of this fashion is the horn-like cap of rushes still made by Welsh children. The hair was usually long and flowing. Men of rank shaved the chin and allowed the moustache to grow to an extraordinary length.

The Saxons and Danes are spoken of as wearers of "scarlet, purple, and fine linen," and the latter combed their hair once a day, bathed once a week, and frequently changed their clothing. By these means they found favour in the eyes of the women, and delighted



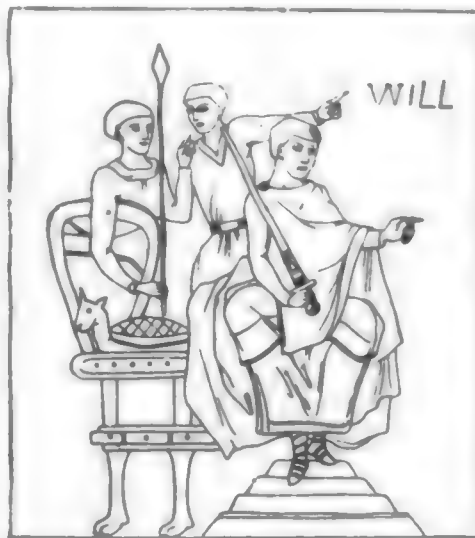
BRITON AT THE TIME OF THE ROMAN INVASION

the wives and daughters of the nobility. In a curious MS., written in the reign of King Canute, the monarch is represented in a tunic and mantle embellished with cords and tassels. The tops of his stockings are embroidered, but he wears simple leather shoes. A vestment presented by Canute to Croyland Abbey was of silk, embroidered with golden eagles, and the rich pall which he ordered to be laid over the tomb of Edmund Ironside, was embroidered with the likeness of golden apples and ornamented with pearls. From this we see that the needle played an important part in the ornamentation of clothing and to it we also owe the splendid Bayeux tapestry, worked by Matilda, wife of William the Conqueror. This priceless

curiosity is not only remarkable as a magnificent piece of workmanship, but affords a good idea of the dress of that period; the 11th



CANUTE



WILLIAM THE NORMAN, FROM BAYEUX TAPESTRY

century. A tunic reaching to the ankle, leg bandages and shoes, a flowing mantle and flat cap, were the chief characteristics of the civil dress of this and succeeding reigns. The Normans, however, were clean shaven.

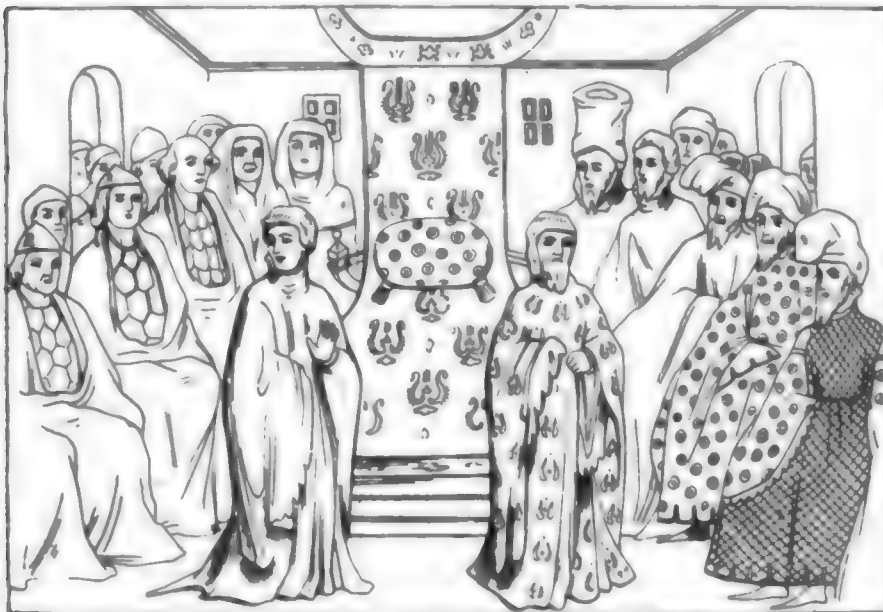
During the Middle Ages extravagance prevailed in both male and female costume. Handsome furs were in great request, and several times sumptuary laws were passed. Men wore eight indispensable articles of dress,

the shirt, breeches, stockings, shoes, coat, surcoat or cotehardie, mantle and head-dress. The coat or under dress corresponded with the tunic of the Ancients, and was entirely hidden, with the exception of the sleeves, by the surcoat. There were two kinds of mantles, one open in the front, the two sides connected by a strap resting on the chest, the other was open on the right side and had one end thrown over the left shoulder. Head coverings were of various descriptions; but many adopted hoods with long points, which were used to attach them to the belt when not in use. The assembling of Parliament in the reign of Richard II. gives the lay, spiritual, and legal peers in their usual costumes, and is reproduced from Planché's "History of British Costume." The bishops are in cowls near the throne, the judges in coifs and furred robes, the Earls of Westmorland and Northumberland stand in front. The Duke of Hereford, in high cap, is to the left of the throne, and Exeter, Salisbury, and other peers are seated opposite the judges. During the reign of Richard II., which lasted over twenty years (1377 to 1399), there were many curious fashions in masculine attire. The peaked shoes, chained to the knee, were not more ridiculous than the deep, wide sleeves commonly called pokeys, which were shaped like a bagpipe and were worn by

GENTLEMEN OF THE
14TH CENTURYA CAPUCHON OR HOOD,
TIME OF EDWARD II.

all classes. Many writers refer to them as the devil's receptacles, as whatever could be stolen was hidden away in their folds. Some were wide and reached to the feet, others to the knee, and they were full of slits. Hose were often of different colours. Parti-coloured suits were also in favour, and these were frequently scalloped at the edges and embroidered with mottoes and other devices. Chaucer, who wrote the "Canterbury Tales" towards the end of Richard's reign, describes in the most graphic manner the

apparel of his contemporaries. "The haberdasher, carpenter, weaver, dyer and tapestry worker, all wealthy burghers of the City of London, were clothed in a livery, and the handles of their knives, pouches, and girdles were ornamented with silver. The clergy were not to be distinguished from the laity, and rode on horseback, glittering with gold, in gowns of scarlet and green fine with cut work. Their mitres embellished with pearls like the head of a queen, and staffs of precious metals set with jewels." Even the parish clerk is said to be "spruce and foppish in his dress." The author of an anonymous work called the "Eulogium," of this date, says:—"The commoners were besotted in excess of apparel. Some in wide surcoats reaching to their loins, some in a garment reaching to their heels, closed before and sticking out at the sides so that at the back they make men seem like women,



PARLIAMENT ASSEMBLED IN THE REIGN OF RICHARD II.

and this they call by the ridiculous name *gowne*. Their hoods are little, and tied under the chins. Their lirrripipes (tippetts) pass round the neck, and, hanging down before, reach to the heels."

SYMPATHY.

Of the personal attributes, none bears the Divine impress in a greater degree than sympathy, which is just that touch of Nature which makes the whole world kin. The hardest and coldest among us, human icicles in fact, cannot for long resist its gentle influence, and it smoothes the ruffled pathway of life, alike for the young and the old, the wise and the simple, the rich and the poor. It is sought for by the child at his mother's knee; it plays an important part in the school curriculum of both sexes; it appears in the friendships of later life; and in the home it is a factor to be reckoned with. Marriage soon becomes a hopeless *fiasco* without it, and it helps us to learn our duty as citizens, and to treat our neighbours in some degree as we would have them treat us.

Like all abstract elements it is difficult to define; but, roughly speaking, sympathy may be regarded as a quick appreciation for the joys, interests, and griefs of others, and a readiness to afford commiseration for the afflicted, assistance to those suffering in mind, body, or estate; and an alacrity to rejoice with those who rejoice, combined with an earnest desire for the welfare of our fellow creatures. True sympathisers are born, not made, though this quality can be cultivated in a greater or less degree, by all who are not absolutely vicious. It must be administered with tact, or it is more calculated to irritate than soothe, and a spontaneous uprising of that fount of compassion which is implanted in every human heart, or there will be a false ring about it which will repulse and disgust the recipient.

Consanguinity by no means insures sympathy, for do we not see daily, the son fighting against the father, the daughter opposed to the mother, and the brother and sister at variance. It is rare to find in large families all the members dwelling together in unity: jealousies

arise, interests clash, and the weak go to the wall, and resent it accordingly. Besides in nearly every household there is one ne'er-do-weel, who is the metaphorical Aunt Sally for the others to shy at. By a blessed law of compensation, and the charity that overcometh all things so characteristic of mother-love, the black sheep is in the majority of cases clothed in a mantle of sympathy by his maternal parent; which is supposed to cover and make invisible to the world a multitude of sins. Whereat his kith and kin lash out with not unreasonable fury, and the air is full of the noise and tumult of battle. Bitter invectives are hurled with reckless animosity, and the unhappy parent sympathises in public



BALL DRESS OF ENGLISH BROCADE



RECEPTION DRESS

and scrapes and saves in private, for the benefit of the thriftless one, who, by an immutable law of Nature, can never for long keep his head above water, and is consequently a constant drain on the family resources. "A financial sieve, a bottomless bucket, a shifting quicksand, upon which no lasting impression can be made," say the unsympathetic, but the mother who bore him knows in her heart that her loving sympathy has times without number, saved the erring one from abysses, pitfalls and stumbling blocks undreamed of by those who have never been tempted to wander from the fold.

There is another phase of family life which is often disregarded and "evil wrought by want of thought" in the minds of children of tender

age. These little ones, with eyes newly opened to the world, oftentimes suffer from an intense craving for sympathy and affection, which in the hurry and bustle of life is too often denied them. Can anything on God's earth be more piteous than such a sight, and should it not teach us a lesson of patience, gentleness and self-control in our bearing towards those who are powerless to indicate their rights, and to whom by every law, human and divine, we are bound by the strongest and most enduring ties.

Old age too, has its claims upon us. Those who have suffered under the heat and burden of the day, and who have toiled without ceasing for our benefit, when awaiting the final summons to that bourne whence no traveller returns, should be surrounded by every care and attention that love can suggest. Veneration for the aged is not a marked feature of the English race, and many a noble and well-spent life is allowed towards the end to sink into oblivion, for the want of that sympathy, attention, and care, which is all the old care to live for. Bright intellects become dim, active frames lose their strength and vigour, and with the weight of years dispositions change: yet how often we forget that these have been sacrificed for us, and the heavy debt of gratitude which is owing to those who should be our nearest and dearest, and the first consideration of our lives.

FASHIONS AND FRIVOLITIES.

Though bright spells with brilliant sunshine come at intervals, and the lengthening days remind us that Spring is at hand, it is too early to lay aside our winter trappings, or to discard our warm fur-trimmed garments. In this treacherous climate, at no season should we take greater precautions than in the month of March, when bitter east winds

and King Sol are fighting for the mastery, while we shivering mortals watch the fray, and lay up for ourselves catarrh, influenza, or worse still, permanent lung troubles. Experience is bought

in a dear school, and many a valuable life has been lost through a disregard for the old Scotch proverb, "Ne'er cast a clout till May is out." What we have principally to aim at in our apparel is warmth without weight. These qualities are to be found in a high degree in woollen and silk underwear, which is so cunningly woven and daintily trimmed that it is a matter of surprise that it is not invariably selected by the fair daughters of Albion. It fits like a skin, and yields to every movement of the body, and if the union design is chosen one garment of each material will be found sufficient. It is astonishing what a difference clothing of this nature makes to our apparent size, and for this reason it is to be specially recommended to those suffering from *embonpoint*.

Very charming, too, are the petticoats of black figured silk, with flounces of black lace run with baby ribbon. Others are made of satin with tiny frills pinked at the edge, and for evening wear with dark gowns it is usual for the petticoat to be of silk of the same colour with embroidered flounces or similar trimmings. For thin dresses, of course, filmy white skirts embellished with a profusion of Valenciennes lace are more appropriate.

Modistes appear to concentrate their attention principally on sleeves, which in the new spring gowns have blossomed forth in many curious forms.

A favourite pattern is shown in the afternoon reception dress, and consists of four distinct portions—viz., a double frill on the shoulders, a puff below and a cuff of a contrasting fabric. This stylish gown is composed of brown and pink brocade with a



LADY'S DRESSING GOWN



GIRL'S DRESSING GOWN

conventional design. The over-dress is of chestnut plush edged with bands of iridescent passementerie.

For ball-gowns, chiffon, silk crepon and *mousseline de soie* are in great demand, but are always made up over glacé silk, so as to insure these fragile materials retaining their freshness as long as possible. Very artistic are plain crêpons embroidered with gold and silver thread, and pure white appears to advantage when worked with seed pearls. For a really useful gown, however, nothing will compare with brocade, which has a greater resisting power than any other fabric. Those who desire to encourage home manufactures should ask for silks produced on the looms of Spitalfields and Macclesfield weavers, which rival those from leading French houses, and were almost exclusively used in the trousseau of H.R.H. the Duchess of York.

This is a good time to purchase a smart morning wrapper. They are now to be had in many beautiful designs and lined throughout with silk. The model given is in dark green woollen broché, with a raised pattern in silk of of a delicate turquoise-blue. The gathered yoke and bow of ribbon are of the lighter shade, while the lining exactly matches the ground colour. Such a garment is quite smart enough for a breakfast dress, and its loose and ample folds are more suited for early morning wear than the rigid lines of the tailor-made gown, which can be assumed an hour or two later, with a view to outdoor exercise; for without a health walk daily, no woman, whatever her rank, can hope to retain *mens sana in corpore sano*. A similar dress for a young girl is also given. It is made of cream crêpon, with a crimson spot, and has revers and bows of red silk. The importance of providing young children with gowns for wearing to and from the bath is sometimes overlooked by mothers, who, in other respects, are generous to a fault. The way the younger members of many families scamper up and down the stairs in their night attire, surmounted by some ancient shawl, or other oddment, is scandalous, when simple flannelette gowns can be bought or made at home for a few shillings. The privacy of home life is no excuse for such a glaring offence against decency and refinement; and unless habits of neatness are inculcated in youth, the chances are very much against their ever being attained.

It is in the neatness of the toilet that our character is defined, and to be *bien choisée, bien gentée, et bien habillée* is one of the best passports we can carry through life. A walking skirt an inch too long, which acts as a

street scavenger, denotes a disregard for personal cleanliness, which cannot fail to disgust any one with an observant eye. That stirrup of braid which catches at every step shows an idle and careless disposition, for two minutes' application, and a yard of cotton, would remedy the defect; and showy designs and startling colours are invariably associated with a vulgar mind.

Then, again, so many when the hand of sickness is laid upon them utterly collapse, and allow themselves to become positively repulsive, because they decline to fulfil any of the ordinary requirements of the toilet. Without disturbing the patient to any extent, simple ablutions may be gone through and the hair gently brushed. A loose flannel jacket, or nightingale, can be slipped over the night dress when sitting up, and when the time arrives for removal to a couch, a dainty wrapper with princess back and loose front should be ready. A little lace at neck and sleeves partially conceals the ravages of disease, and the colour should be chosen with due regard for the complexion of the wearer. Pretty woven silk shawlettes, soft down cushions with frilled covers, a *couvre pieds* of eider down to correspond, and warmly wadded bedroom slippers are necessities, not luxuries, to an invalid, and should always be available.



"By sports like these are all their cares
beguiled,
The sports of children satisfy the child."
GOLDSMITH.

The Ludgate Children's Bond of Union has been instituted for the purpose of encouraging the young sons and daughters of our readers to take a lively and active interest in the welfare of their poorer neighbours, and

to stimulate them to co-operate in various forms of useful work.

RULES.

1. *Boys and girls desirous to become members of the Ludgate Children's Bond of Union must be under seventeen years of age.*
2. *Each application for membership to be accompanied by a letter stating the age last birthday; to contain the coupon cut from this Magazine, and a postal order for one shilling.*
3. *All communications for "Florence" to be written on one side of the paper only, and a coupon to be enclosed. Parcels to be prepaid and addressed to her at the office of this Magazine, Temple House, Temple Avenue, London, E.C.*
4. *Put name and number of member above the address on the first page of each letter to save confusion, as there may be several members of the same name.*

DEAR CHILDREN,—

It has long been my wish to devote a portion of this Magazine to the interests of our younger readers, and with the permission of the Editor I am enabled this month to give a brief outline of the scheme which has been organised for your benefit, and for that of children whose path through life is not so bright as your own. In our monthly chats together we shall discuss many matters, but my principal object will be to bring before your notice different ways in which you can help those who are too feeble to help themselves. The smallest among you will have opportunities to show that you sympathise with the sick and suffering. Almost daily I pass through many streets in this great city, where poor little friendless and neglected children, dirty, ragged and hungry are listlessly playing on the side walks, because they are a degree better than the one shabby, half-furnished room which they call home. If you saw these little ones your hearts would ache for them as mine does; and I feel sure you will do all you can to help me to make a few happier than they are at present. Without your aid I shall be powerless, so I trust you will not only join the "Ludgate Children's Bond of Union" yourselves, but try to persuade your little friends to do so as well. So as to encourage your efforts in this direction, a special prize of one guinea will be awarded each month to that boy or girl who has secured the largest number of new members for the preceding month, and his or her portrait will be reproduced in "The Children's

Realm." All who desire to join should write to me at the office of the LUDGATE ILLUSTRATED MAGAZINE, Temple House, Temple Avenue, London, E.C., enclosing the coupon you will find at the foot of the Contents page and a postal order for 1s. Those under seventeen years of age are eligible, and the names of members will be printed as soon as possible after they are enrolled. Those who are very little, must not think that there will be no chance for them, and that the big boys and girls will take all the prizes. To make this quite fair, some months there will be competitions for those under twelve, and at other times those who are over that age and under seventeen will be called upon.

If this scheme develops in the way I hope and intend, by your work and assistance, perhaps we may be able, during the coming summer, to send a few poor little waifs and strays away from their close miserable homes, for a fortnight in the glorious country, or at the seaside, and it is for such purposes I desire to have as many members as possible, with a corresponding number of shillings. All money sent in from you children will be entirely devoted to charitable purposes, as the Editor has kindly promised to provide all prizes and other expenses in connection with the "Ludgate Children's Bond of Union." Each member is also expected during the year to send one garment for distribution among their little pensioners. These may be either made by yourselves or purchased from your pocket-money, or even half-worn garments will be received, if neatly mended and in good condition. Boys suits and nightshirts, and girls frocks, jackets, stockings, and under-linen are all acceptable, but must be clean and ready for wear, or they will be useless for the purpose for which I design them. The first consignment should reach this office by the 20th of April, so begin to work at once, dear children, so that we can utilise the garments for those who are going away for a brief holiday.

I trust the members will write to me, giving me particulars of their home and school life, holidays, etc., as this will draw us closer together in every way. Letters of general interest will be printed. I have purchased two books, one is for entering the names and number of each member of the Union, and the other is a large, large album, to contain their portraits. Though it is not an obligation to send a photograph, I shall always be pleased to receive them. Next month I hope I shall have many letters to reply to, and I want you to remember that it is my wish to help and advise you in those little difficulties that so perplex you, and which

can often be smoothed away if they are clearly stated, and we hold counsel together. However trivial a matter may be, you may be sure it will receive my best attention. For it is these little things that are the real stumbling blocks to progress, and which often prove the turning points in our lives. So, whether it is about suitable food or treatment of your pets, the nicest books to read, an appropriate present for your dearest school friend, or a suggestion for spending a pleasant holiday, write unreservedly to me, so that I can fully realise what you really require, and believe me always, dear Children,

Your affectionate and sincere friend,
FLORENCE.

THE TRUE STORY OF THE WILLOW PATTERN PLATE.

I suppose most of you are familiar with the Willow Pattern, whose quaint blue figures adorn so many plates, cups and saucers and other pieces of china; but if you are not quite sure about it refer to the picture, which will help to explain the curious story I am about to tell you. The peculiar kind of pottery which we call china was first made in the country of that name, which you will easily find if you look to the East of the map of Asia, and long ago the Willow Pattern was a favourite design of the manufacturers in that far-away land.

I well remember when I was a little girl how my dear old Grannie never tired of repeating the True History of the Willow Pattern, and how she coaxed me to eat things which were good for me, but which I did not fancy, by pointing out the interesting features of the picture on my plate.

In the curious house on the right side of the picture once upon a time lived a rich Mandarin, or Chinese nobleman, who had a secretary called Chang and an only daughter named Koongshee. These two young people



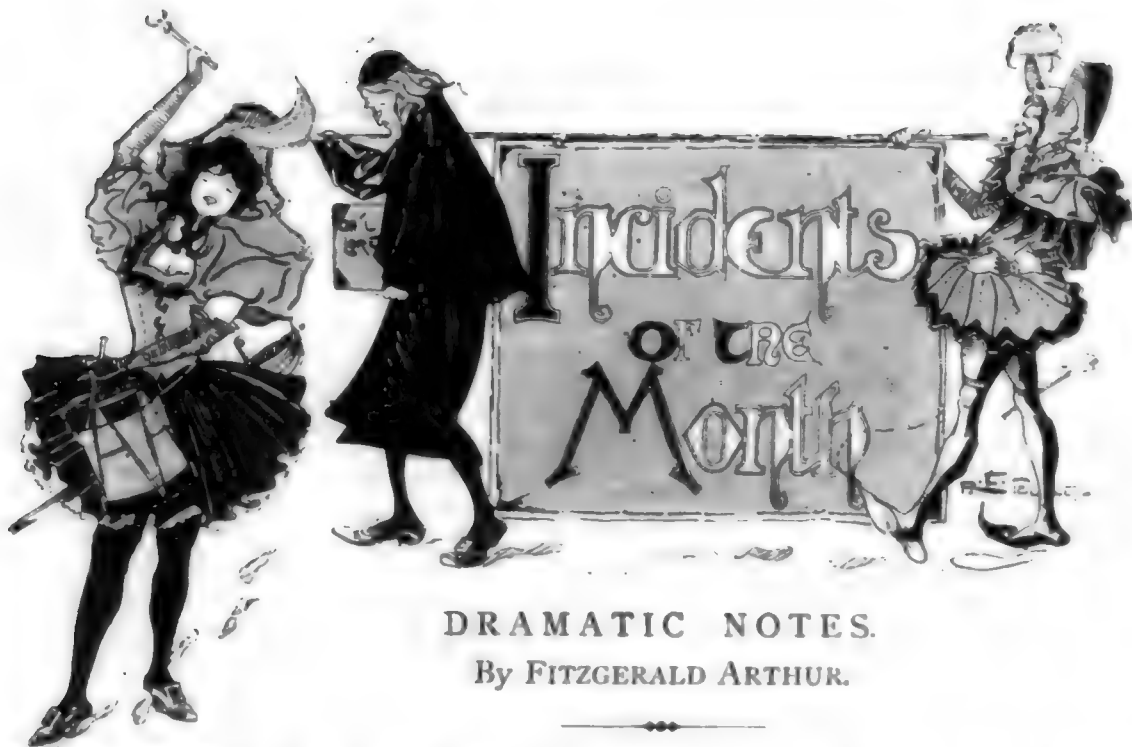
used to wander together in the grounds, and soon became very attached to each other. The Mandarin, however, meant his daughter to marry an elderly friend of his own, who was also very rich, and the two lovers knew that it would be impossible to obtain the father's consent to their marriage owing to the inferior position of poor Chang. After a time, however, the Mandarin discovered that his late secretary was

paying visits at frequent intervals to his daughter, and forbade Koongshee to go beyond the wall he built across the grounds, and Chang was threatened with death if seen loitering round the neighbourhood. To provide for his daughter's imprisonment he built a suite of apartments beyond the banqueting room where he generally sat and facing the water and they had only one exit. To complete the disappointment of the lovers he hurried on the preparations for his daughter's marriage with his wealthy friend, a Ta-jin, or duke of high degree. The wedding was to take place when the peach-tree bloomed, which you see at the right of the house, and when Koongshee was told her fate the willow, which opens its leaves much earlier, was in blossom. Poor Koongshee sat on the terrace, disconsolate, watching a little bird building its nest in the corner above her window. While there, a tiny boat formed from half a cocoanut shell, floated towards her, and in it she discovered a bead she had given to the faithful Chang which told her who had sent the fairy boat, and a piece of bamboo paper upon which was written "When the willow blossom drops from the bough, and the peach tree unfolds its buds, your faithful Chang will sink beneath the deep waters." The young girl scratched her answer with a needle on her ivory tablets, "Do not wise husbandmen gather the fruits they fear will be stolen?" and placed the tablets in the boat with a lighted stick of frankincense, after the fashion of her countrywomen. Chang, satisfied with this reply, made preparations for rescuing Koongshee.

shee on the very day she was to become the wife of the Chinese duke. During the festivities, Chang sought Koongshee in her own apartment, and bade her fly with him, without a moment's delay.

She put a box of jewels she had just received from the Duke into the hands of Chang, and while her father and the Ta-jin were drinking together the two lovers slipped off under cover of the darkness. But the Mandarin soon found out that Koongshee had escaped, and on referring to the plate you will see him on the bridge in pursuit of the runaways. The first figure is that of the lady carrying a distaff, the emblem of purity, then comes Chang with the box of jewels, and finally the father, with a strong, well-made horsewhip. As the Mandarin was slightly tipsy he could not run very fast, and Koongshee and Chang soon got out of sight and hid themselves in the little house near the bridge, which belonged to an old and faithful maid of the bride. Here a simple marriage was celebrated, and they lived in great

retirement till a hint of their hiding place was conveyed to the Mandarin and the Duke, who surrounded the house, except on the river side, with soldiers. Chang placed his wife in a boat and rowed bravely away in the darkness to the little island you see at the top of the picture. Here he and his young wife tilled the ground and built themselves a house, living meanwhile on the sum obtained by the sale of the jewels, and in his leisure hours Chang wrote a learned book on agriculture. The reputation he obtained revealed his whereabouts to his old enemy the Duke, who laid siege to the island and killed poor Chang. Koongshee in despair determined to die also, and set fire to the house and perished in the flames. The Duke, we are told, became very ill and soon died, unpitied and without friends. But Koongshee and Chang, as a reward for their faithfulness, were transformed into two immortal doves, emblems of the constancy which had made them beautiful in life, and in death undivided.



DRAMATIC NOTES.

By FITZGERALD ARTHUR.

THE criticisms on Mr. Oscar Wilde's new play at the Haymarket have been very varied, and one or two of our more important leading critics have most unfairly ignored the play, and gone for the author, the *Daily Telegraph* more especially so; it waxed eloquent about a man in knee-breeches and velvet coat, puffing a cigarette, and lecturing his audience; but what on earth has this got to do with the merits, or demerits, of the play. Mr. Oscar Wilde has been accused roundly of being a plagiarist of the most flagrant type, the picker of other people's brains, and a grabber up of *bon mots*, and unconsidered trifles that may fall from the lips of his smart friends. Granted that he is all this, where is the next Oscar Wilde to come from? Critics may abuse and storm, playwrights fret and fume, and authors incase their congratulations in veiled sneers, yet let any one of them try and write a play full of such smart sayings or brilliant epigrams. Nay more, I will go further, and say there is a great deal that is really good in "An Ideal Husband;" Mr. Wilde's situations are most excellent, and once or twice, he just falls short of displaying true dramatic genius. Look, for instance, at that situation in the Third Act, where Lord Goring, thinking that Lady Chiltern is concealed in his drawing-room at half-past ten at night, tries to terminate the unexpected and awkward visit of Sir Robert Chiltern. Mr. Wilde calls his pro-

duction "a new and original play of modern life," but how true to nature it is. Sir Robert Chiltern is a rapidly rising politician, bearing the highest reputation for integrity and



MISS FLORENCE WEST

straightforwardness, he is ambitious, he is wealthy, and he is blessed with a handsome and devoted wife; all seems fair and prosperous with him, but, unfortunately in his younger days, when private secretary to a Cabinet Minister, he, tempted by a Jew-financier, betrayed a State Secret, which enabled the said Jew to do a most successful stroke of business, and put eighty thousand pounds into his own pocket. Unfortunately the letter he wrote betraying this secret falls into the hands of an unscrupulous woman, who tries to make capital out of her knowledge, but, of course, fails; this really is the gist of the plot.

Mr. Wilde is under a deep debt of obligation, first of all to Messrs. Lewis Waller and Morell, for the handsome manner in which they have mounted and produced his play, and for the admirable caste they have selected for it, and secondly to the artistes for the skilful rendering of their parts; not a line, not a point is allowed to miss fire, and the result is a brilliant success.

Mr. Lewis Waller is a most dignified and acceptable Secretary for Foreign Affairs, while Miss Julia Neilson fully gives one the impression of an ideal wife, who, adoring her husband, places her idol on a pedestal, and so engrossed is she in gazing on his handsome face that she utterly fails to notice his feet of clay, with the result that when the fact is brought home to her the disillusion is all the more marked.



MR. LEWIS WALLER



MR. COURTICE POUNDS

Miss Florence West, by her performance of the adventuress, Mrs. Cheveley, makes a most distinct forward step in her profession, while Miss Fanny Brough plays old Mrs. Markby as only she can play it, and fires off her lines with most telling effect. A delightful selfish study is Mr. Alfred Bishop's old Earl of Caversham, and Mr. Cosmo Stuart makes the most of his part as the Vicomte De Najac. Mr. Charles Hawtrej I have always been an admirer of, and have considered him one of our most promising rising actors, and his performance of Lord Goring undoubtedly stamps him as such. If ever a cool, calculating, unmitigated scoundrel was wanted (on the stage, of course), Mr. Charles Hawtrej makes the man, and none could excel him in the part, but it was a revelation to see with what force and sympathy he could play, when required, and how easily he could revert to his old style of the *dilettante*, don't-worry-me kind of man about town, when occasion demanded it.

* * *

"The Chieftain," words by F. C. Burnand, and music by Sir Arthur Sullivan, is still doing



MISS MAUDE MILLETT

good business at the Savoy. It is unnecessary to say much about the music, because it can be taken for granted that anything Sir Arthur Sullivan does, he does well. The first act is the old "Contrabandista" revised and improved, and the second act is an enlargement of the plot, bringing it more up to date. The cast is the most important part, and Mr. Carte has succeeded in this. Mr. Courtice Pounds, as the Count Vasquez de Gonzago, sings and acts with that intelligence and grace that practice and experience can only give. Mr. Pounds started originally in the chorus, as an understudy in the theatre in which now he is the leading star, and he is a living proof, if proof were needed, how that hard work combined with talent is bound to succeed.

Miss Florence St. John is the *prima donna*, and her vocal abilities and artistic talent are too well known for me to dilate upon them. Mr. Walter Passmore, as Peter Grigg, a British tourist in search of the picturesque, extracts an enormous amount of fun from his part, and contributes in no small measure to the success of the piece. Mr. Scott Fishe has not much to do as Ferdinand de Roxas, the chieftain of the Ladrões, but sings his two numbers in stirring fashion. He unfortunately has been out of the bill for some time, through indisposition, and this has enabled his understudy to show what was in him, and he has, I

think, acquitted himself to everybody's satisfaction.

* * *

Last year I spoke in most eulogistic terms of the production of "Constantinople" at Olympia, but it seems to me that this year, the Olympia Directors, and their eminent spectacle producer, "the potentate of pageantry," as Mr. Bolossy Kiralfy has been called, in the preparation of the "Orient," have been desirous of beating their own brilliant record, a record pronounced to be brilliant by the unanimous verdict of hundreds of thousands of lovers of the beautiful and artistic. The customs of Orientals have ever been, and will be, diametrically opposed to those of the West, and though there may have been, or will be, many changes in this respect, owing to the inroad of European civilisation, yet this difference will meet the eye of the stranger at every step. For instance, we uncover our heads before a superior and wear our boots or shoes, while the Eastern, wearing his full turban, discards his shoes. Our women appear in public decked in gay colour, our men in sombre hues, while with the Orientals it is the men who walk the streets decked in all the colours of the rainbow, gorgeous in silver or gold embroideries, while the women, carefully veiled from head to foot, reserve their finery for their husbands or women friends. I could dilate further upon the difference of Eastern



MR. ALFRED BISHOP

and Western civilisation, but it would be needless. The first tableau in the "Orient" is glorious Constantinople, enthroned upon the threshold of two continents where Europe and Asia advance and gaze into each other's eyes. From this gorgeous capital we are transported to Africa—to Egypt—the awe-inspiring desert, replete with wonders and mighty evidences of ancient power. To the unobservant, Egypt consists of donkey rides, trips up the Nile and exploration of old ruins, but to the student, how much more! What is more impressive than the majesty and grandeur of the first sight of the Great Pyramid? The effect is as sudden as it is overwhelming; it shuts out the sky and the horizon, it shuts out all the other



pyramids, it shuts out everything but the sense of awe and wonder. And here, at Olympia, we have these pyramids most graphically depicted. Vastly inferior though it be, the Sphinx stands out in bold relief, and in the words of Mr. Stoddard, "horribly mutilated though it be," this relic of Egyptian antiquity stands solemn and silent in the presence of the awful desert, symbol of eternity, and if those mighty lips could speak, they might utter the words "Before Abraham was, I am!" There it disputes with Time the Empire of the past, for ever gazing on and on into a future which will still be distant when we, like all the millions who preceded us, that gazed upon its face have lived our little lives and disappeared.

Here also we are introduced to the Snake Temple and the rites of snake worship. We are told that it is a crime punishable with death for a native to kill a snake. If a white man should kill one, a great palaver takes place, and a fine is rigorously imposed. In this scene is introduced a most marvellous acrobatic performance, a sight to be seen to be appreciated. The next and last scene brings us back to England to the court of King Henry V.

At the Criterion "Rebellious Susan" still

holds its own, the plot, if not very strong, still points two morals, the second one improving on the first. The first is, if the husband goes on the "spree" the wife is perfectly justified in retaliating, and going on a jaunt on her own account. The second is, that it is very foolish for woman—the weaker vessel—to do so, because it is bound to turn on her, and she will get the worst in the end. Here Mr. Wyndham is as admirable as he ever and always is, Miss Mary Moore is charming and artistic as she is expected to be, while Mr. Fred Kerr gives us one more of his quaint character studies.

* * *

"The Derby Winner," transferred to the Princess's, is still drawing good houses. Mr.



MR. FRED KERR



MISS MARY GLOVER

Rudge Harding is now playing the lead and right well is he doing it. Mr. Harding is a young and promising actor, who, after several years touring in the provinces, appeared first at the Garrick in "La Tosca." Immediately after this he created the part of Benjamin Goldfinch's son in "A Pair of Spectacles," which part he played some 500 times, which included two special command performances before H.M. the Queen at Windsor and H.R.H. the Prince of Wales at Sandringham. Mr. Harding has also done very useful work in assisting Mrs. Langtry and the Independent Theatre, and is now playing the lead in "The Derby Winner" to the satisfaction of both the management and the public.

A very excellent turn has been given at the Music Halls by Miss Mary Glover. This lady, eschewing both the comic element, and the higher, florid ballad strain, has been favouring us with, among other things, Mascagni's "Ave Maria" from "Cavalleria Rusticana," with harp accompaniment, to the delight of appreciating audiences. And yet there are people who say that Music Halls are degrading.

Talking of Music Halls. What has become

of Mr. Henry Lee and the brilliantly clever novelty imitation of great men, past and present, we were invited to see and criticise one night at the Palace? It came, was seen, conquered the critics, who, with singular unanimity, endorsed it with the seal of approval, and, echoing the generous applause of the gallery and the bravos of the stalls, pronounced it clever, attractive, novel. I have looked for flaring posters announcing the permanent production of this unique entertainment, which, I assume (on no less reliable an authority than its manager), I was asked, in company with a general audience, to sit in judgment on. It will be a curious commentary on the shrewdness of the purveyor of amusement for a public who, alas! have little that is novel and attractive to appeal to their tastes, if this clever performance has been captured by more astute Continental managers. There was not one dull moment in this entertainment, which appeals as strongly to the eye as to the ear, and should draw crowded houses to any place of amusement.

In this wintry season—and it is freezing hard while I write—dancing is much in vogue,



MR. RUDGE HARDING

and it is always desirable to obtain good and appropriate music. Somewhat of late that new, or rather, shall I say, old and revived dance, "The Barn Dance," has been appearing frequently in evening programmes. Lovers of the light fantastic have always maintained that

time has everything to do with the success of the measure danced; therefore I can heartily recommend "Frolic," a new Barn Dance composed by Mr. F. W. Falk and published by Chappell and Co., which, for time, rhythm and swing, leaves nothing to be desired.

NOTIONS FROM AN EASY CHAIR.

By JOHN A. STEUART.

SOME time ago I ventured to remark in this place that under present conditions of existence man worries himself into an early grave. I observed that the stress of modern life is such as to cause premature breakdown, shattered nerves, lingering death, insanity, suicide, and other evils that are incident to the blessings of civilisation. But the *Daily News* gravely corrects me. Taking its own obituary columns, and who would question the obituary columns of the *Daily News*? it shows, demonstrates in fact, that instead of shortening, as I erroneously supposed, the average span of life is steadily stretching. One is glad to hear it. The Psalmist's limit was three score and ten; but the *Daily News* finds that seventy has become eighty, that eighty will presently be ninety, ninety a hundred, and so on. By and by a hundred must become two hundred, two hundred five hundred, and by the most logical of logical sequences, five hundred a thousand. Where will Methuselah, with his boasted old age, be then? Science, it appears, has declared that if a man start with a fair constitution, and live wisely, he may live indefinitely. The voice of science would be cheerier were all these ifs away. If a man be born a god, live and act like a god, he may doubtless have a god's longevity. The worst of it is that most of us are born mere men (save the fraction of mere women), that we do not live wisely, but too well, and that mortality distrains upon us often suddenly and without warning. The ability to live wisely is generally denied to men, and such as are wise have not a chance to exercise their wisdom. For as a sage has observed, this is a muddle-headed world. Which of us can keep its botherations at a distance, which keep the mind a blank? In a word, which of us is able to take no thought for the morrow, but to show the sublime faith of the lily that is clothed and fed without toiling or spinning? That is the question which has been troubling men for some generations,

and I fear we are not yet within sight of the answer. Those who preach to us deal very liberally in ifs. If we only did this or that all would be well with us. If the world only sat still occasionally; if it only ceased to fret; if it gave itself less to business and more to vacancy of mind; if it cultivated the genius of inertia; if it reduced its denominator; if it flung away ambition; if, in short, it did those things which it is not at all likely to do it would secure health, happiness, long life. That is the astonishing gospel of the Moses and prophets of these days. But, unluckily, man is born with



THE "DAILY NEWS" CORRECTS ME

passions, tastes, emotions, affections. He frets about his daily bread and the daily bread of those who are dear to him, about his own and their raiment, about a fit dwelling, about religion, politics, literature, science, art, pleasure, pain and the many mysteries that make up life, and the consequence is phthisis, brain-fag, paralysis, rebellious livers, shattered nerves and the other maladies that accompany "a state of high civilisation." That was my im-

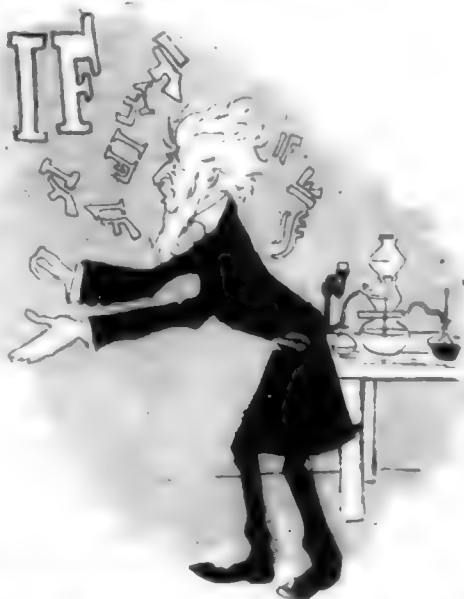
pression from reading Coroner's reports and the accounts of sudden deaths or lingering imbecilities.

* * *

But the *Daily News* declares that the race is renewing its youth, and the *Daily News* is the *Daily News*. For aught we know it may be in the confidence of the gods, able to see "adown the vistas of time" and to tell what things shall be. It is hard, indeed, to say what mantle has or has not fluttered down into Bouverie Street. Meanwhile it may be remarked that if we are to "lick," not Creation, for that has, I understand, been done by the Americans, but the epic heroes of antiquity, we must certainly set our best foot forward. Methuselah, it will be remembered, attained the respectable age of 969 years. So far, it is thought, he tops the record. Jared made what we should call a good second with 962, though already decadence was setting in. Adam came next with 930, and one wonders why Adam, who was first in point of time, should not have headed the list. But he had many worries; Eve and the serpent were a troublesome pair, and the friction of nerves doubtless shortened his days. Yet we must admit that 930 years are evidence of remarkable vitality. After Adam comes Seth with 912, Cainan being 2 and Enos 7 less. Mahaaleel had but 895. After him the descent was rapid, perhaps because the effects of the forbidden fruit were beginning to tell. We may, however, admit that these figures are highly honourable. Think what it would be to-day to converse with one who had seen William the Conqueror in the flesh, who remembered when Westminster Abbey was built, and was past middle life ere Wren thought of St. Paul's! Think what it would be to listen to-day to stories from a companion of Richard the Lion-heart, to have a description of Charlemagne from one who had ridden by his bridle rein in those fierce excursions of his, or sported with our own Robin Hood under the greenwood tree. How much better, how much livelier, more dramatic, romantic, intense, and interesting such talks would be than all the plays of Shakespeare, all the romances of Scott, Dumas, and the legions who follow them!

* * *

It is to be remarked that in the morning of the world men did things leisurely. Thus the gamesome youth of three or four hundred years scarce thought of marrying. A blithesome blade he must have been going awooing, say, at three hundred and fifty. Curiosity queries what the lady's age might be. Was she a



blushing belle of a century or so less than her wooer? And how did she take his advances

"In pious times ere priest-craft did begin,
Before polygamy was made a sin?"

Did she strive to extract a promise that she should be his only dear or merely one of many dears? The contemporary historian is silent on the point. Again, at what age did Bellinda display her ripening charms to society, in other words, how old was she when she "came out?" A hundred, a hundred and fifty, two hundred? Fancy waiting two hundred years for the admiring gaze of the young gentleman of three hundred. One advantage of the long waiting was that her mother had ample time to train her in domestic economy. When, after half-a-century of flirtation, she secured a husband there could be no excuse of want of leisure to learn cooking in her youth. But on the whole the slow movements of life must have been tedious. More than half the joy of to-day comes of celerity. We ride in express trains, telegraph congratulations to our friends, exist on excitement, and in a general way believe in burning the candle at both ends. 'Twas not so when Adam dived and Eve span. But as we come down the grooves of time, what a change. A Byron is old at five-and-twenty, and dead at a little over five-and-thirty. I have known blasé cynics of sixteen and embittered patriarchs of twenty-one who had fathomed the world's wickedness. It may, indeed, be laid down as a general rule that a man is at his wisest at twenty. At no subsequent period of his life, it has been well observed, does he know so much, or is so cocksure about himself and the universe. He will tell you many things that the ancients guessed at in vain; what song the Sirens sang or what name

Achilles assumed when he hid among women, are to him amongst the simplest matters of knowledge. Later on he begins to doubt his own omniscience, but at twenty he is secure in the centre of things. Now, suppose a man goes on doubting more and more until he exceeds the years of our friend Methuselah, when he reaches a thousand he will know nothing. Humility will have knocked conceit entirely out of the reckoning. That will be one disadvantage of inordinately long life. None the less it is gratifying to learn that we have increasing chances of prolonging our stay in this best of all known worlds. If we depart early, the misfortune apparently will be due wholly to ourselves.

* * *

When the Irishman was told that money is the root of all evil he gently insinuated that he thought he could do with a little more of it. The cares and responsibilities of riches are said to be very great; the man of bullion and securities is thought to lie awake at night in dread of burglars and falling markets. Moralists have over and over again pictured his pitiful state. Yet as most of us (if tales be true) are ready to assume the functions of royalty, in spite of Shakespeare's assurance that "uneasy lies the head that wears a crown," so, I fancy, few would decline the gift of wealth at the hands of fate. Money makes the mare go; money is also a good thing with which to go to market. It is indeed a very proteus of virtues; a constant fountain of joy.

See, for instance, what it has done for Mr. Cornelius Vanderbilt, of New York. Cornelius, as the world knows, or ought to know, is a millionaire who frankly delights in his millions. To satisfy his legitimate cravings for splendour Mr. Vanderbilt discovered that he was in absolute need of a new home. The old shanty on Fifth Avenue must be pulled down, and a palace of pleasure erected in its stead. So he took counsel of cunning architects and skilful artificers, and lo! there has arisen in Fifth Avenue, New

York, a mansion, a palace, an embattled castle, which cost a million sterling. This monument of plutocracy "is of Spanish design outside, built of grey stone, with red facings, turrets, and battlements. It is three storeys high, with a lofty attic. The ball-room is the largest private ball-room in New York, being seventy-five feet long by fifty feet wide, decorated in white and gold Louis XIV. style. The ceiling cost a fortune, and is made in the form of a double cone, covered with painted nymphs and cupids. Round the cornice are delicately modelled flowers, each with an electric light in its heart, while an immense crystal chandelier hangs from the centre." When the gorgeous temple of Mammon was ready for occupation the owner gave a ball at an expense of £5,000, the flowers alone costing £1,000; nor must it be forgotten that the little garden of a few feet cost £70,000, and that to make way for a few flower beds a house, which had been built at the considerable figure of £25,000, was pulled down. What do you think of that, my cat? what do you think of that, my dog? Isn't that a piece of news to make the mouth water? A cool million for a house, and five thousand pounds sterling for an evening's entertainment. That's going it, young Copperfield, with a vengeance. Did ever mortal have so much cake and ale before? Did ever mortal show such a genius for getting through money? Cornelius Vanderbilt communing with his own heart (which can be made of nothing less valuable than diamonds) says, "Go to, I will

give a ball; I am positively the richest man on earth; I will be an everlasting cause of wonder to the race—here goes," and society, numbering in New York, I believe, some four hundred people, falls prostrate at his feet. A great achievement Mr. Vanderbilt!

* * *

Now, I am not going to draw any moral. I am not going to point out that while Mr. Vanderbilt and his guests were blazing in an erstwhile unimagined brilliancy, some of their countrymen were clamouring for bread.



MONEY IS A GOOD THING

That would be the trick of a preacher and I hate preaching, or of a political economist, and I equally hate political economy. What I wish to draw attention to is Mr. Cornelius Vanderbilt's system of putting money into circulation. There are various ways, as the shrewd reader has long since discovered, of making coin of the realm pass from pocket to pocket; but Mr. Vanderbilt's must positively be the pleasantest devised among the sons of men. You have an odd million or two by you, which you invest in luxuries. "A pernicious investment," cries the political economist. The political economist is a fool; I say it is a good investment. For what is the end or aim of investment? Why, to give the investor pleasure. Think ye that Cornelius Vanderbilt had no pleasure in spending a million on a house, seventy thousand on a garden plot no bigger

You say that is your object, because millionaires are the curse of the world. For shame! how can you say such a thing? You ought to know the sacredness of gold and of the owner of gold. As for common folks, what about them, the miserable wretches? You remember what Burns says of them in that famous address to Beelzebub.

They! and b——d! what right hae they
To meat or sleep or light o' day,
Far less to riches, power, or freedom
But what your Lordship likes to gie them.

That's the proper spirit, gainsay it who can.

* * *

An instructive and highly interesting piece of news comes from Russia. When the late Czar died each town in Russia decided to send its most important man to lay a wreath upon the dead Emperor's coffin. From Mohilev the envoy was one Ratnor, who for thirty years had been totally blind. But he valiantly performed his mission and he had his reward, a reward by the way that will probably astonish Professor Huxley. While listening to the mass the good Ratnor's soul was whirled aloft in a divine transport, and lo! in the very midst of the ceremony he suddenly received his sight. What is the explanation? Was it a miracle? Professor Huxley says there are no such things as miracles, and Professor Huxley pretends to know. Yet here was a man upon whom science had experimented in vain for a whole generation, receiving his sight in a way that to the simple may well seem miraculous. The thing will, of course, be accounted for by natural laws. We shall

be told that the nervous system was roused to such a pitch by mental excitement that it acted outwardly upon the body, restoring the power of the defective organ. But is not that still miraculous? The fact is, there are more things in heaven and earth than are dreamed of even in Professor Huxley's philosophy. A greater than Huxley has said that we live in the midst of miracles; would not M. Ratnor be apt to endorse the sentiment? The immediate effect will probably be a great revival of superstition; what I should like personally would be M. Ratnor's account of the affair. To the psychologist a description of his sensations would be of the greatest value, as showing the effect of mind on body. I hope we shall have it.

* * *

By far the most interesting event in the



VARIOUS WAYS OF MAKING COIN PASS

than a billiard table, five thousand on a ball and a thousand on floral decorations for a single evening? The money was his—why shouldn't he spend it as he liked? His felicity, however, one can conceive, was not perfect. Had he and his guests only been able to eat gold how much it would have added to their enjoyment! Forks, spoons, plates, goblets and trenchers of solid gold are all very well but until the millionaire can eat and digest the precious metal Nature holds him at a disadvantage. Is it not a pity that Mr. Cornelius Vanderbilt and his kind cannot feast literally and bodily on the dollars they have accumulated? "Feast!" shouts the socialist, "feast! The vampires feed on the blood of their fellows." I am not denying it my good friend, pray do not be so fierce. You upset me. It may be you upset the divine millionaire too.

literature of the month is the issue of Mr. Pater's posthumous volume of "Greek Studies" (Macmillan and Co.) It is not necessary now to enlarge on the charm and scholarship of Mr. Pater's work. These were recognised by all students of literature long ago, though the public can scarcely be said to have discovered them yet. But one does not expect the public to take with any avidity to the perfect fruit of academic culture. The thing is too fine, too subtle, too elusive for the common palate. "Called Back" or "The Mystery of a Hansom Cab" suits it better than "Travels with a Donkey" (there is no covert sarcasm in the title), or "Imaginary Portraits." None the less, Stevenson and Pater are safe, for the few and the fit will always discern their merits and keep their memories green. "Greek Studies" represent Mr. Pater at his best. There is no man now left who could have written them. Probably Mr. Pater exceeded all prose writers, ancient and modern, in that capacity for taking pains which Carlyle named genius. The present volume is a casket of gems, of characteristic gems. Here are the rich, glowing, yet restrained style, the alert fancy, the ripe and rare erudition, the mastery of words, a mastery that makes our crabbed language yield ineffable music, the delicacy of insight—in a word, the distinction that singled

Walter Pater from the herd from the very beginning. Moreover, the book takes us back to that marvellous life—half real, half mythologic—of ancient Greece with a fulness of light that has not been matched by any other writer on the subject. It is, in fact, one to be read many times, and that brief statement implies all that can be said in favour of any work of literature. A book more for the general reader is "The Ralstons," by Mr. F. Marion Crawford. (Macmillan and Co.) Mr. Crawford is said to be the most popular of our novelists with the patrons of the circulating libraries. Those who liked his former stories will not be disappointed with his latest novel. It is much in his favour that he eschews problems. In his new story, "The God in the Car" (Methuen and Co), Mr. Anthony Hope touches the fringes of several problems which are at present distressing the world. The book is distinctly clever, though it can hardly be said to be agreeable. Mr. Hope is exceedingly smart in dialogue, but his constructive faculty needs bracing. There is little plot in "The God in the Car," and it ends rather than concludes. Nevertheless, the volume will be found better worth reading than many pretentious works that pretend to be masterpieces of construction.

J. A. S.

❧ PUZZLEDOM ❧

183. A Charade.

The student o'er my first doth pore,
From early morn till night;
My next is buried 'neath the earth,
And seldom sees the light.
My whole a fancy has for books,
Devouring many a line;
And now I think you ought to guess
This short charade of mine.

184. Numerical Enigma.

My 2, 6, 8, is an article of dress.
My 5, 3, 6, is a shrub.
My 6, 1, 4, is a trifle.
My 2, 6, 8, 1, 7, is to plot.
My whole is an animal.

185. A Word Square.

A burden. A river in England. Requests. A
piece of furniture.

CONUNDRUMS.

186. Why is a front door like a beer-barrel?

187. Why ought a fisherman to be wealthy?

188. What is that which everyone wishes for
and yet tries to get rid of?

189. When is a theatrical manager like an as-
tronomer?

Five Prizes of Three-Volume Novels, cloth bound, will be awarded to the First Five Competitors sending in correct, or most correct, answers by 20th March. Competitions should be addressed "March Puzzles," THE LUDGATE ILLUSTRATED MAGAZINE, Temple House, Temple Avenue, London, E.C. Post cards only, please.

ANSWERS TO FEBRUARY PUZZLES.

176. *Honi~~bus~~ qui mal y pense.*

177. *Pains.*

178. *Gillyflower.*

179. *Because he drops a line at every post.*

180. *His salary.*

181. *Because it is seldom seen after lent.*

182. *Hardships.*

The following are the names and addresses of the five winners in Puzzledom in our January Number, to whom the Three-Volume Novels have been sent:—Miss Worsley, 15, Mansell Road, Acton; Mr. E. Jones, 2, Heathfield Road, S.W.; Mr. G. Henshaw, 37, Bath Street, Leek, Staffs.; Mr. F. Bessant, 16, Eton Place, Falmouth; Miss E. Harms, 23, Carfax, Horsham, Sussex.

❧ AMATEUR PHOTOGRAPHIC COMPETITION. ❧

OWING to the ever-increasing interest taken by Amateurs in Photography, we propose to open a Monthly Competition on the following lines:—

A prize of one guinea will be paid each month to the Competitor sending in the best and most artistic photograph. The Editor's decision on this point to be final.

Subjects may be selected from Landscapes, Seascapes, Studies from Life (people or animals), well-known Buildings, Ruins, &c. The larger the picture the better. But portraits will not be eligible.

All photos sent in must be mounted on card and named at the foot of print.

The Competitor's name and address must be written clearly on the back of each subject.

The Coupon, which will be found at the foot of the Contents page of this number of THE LUDGATE MAGAZINE, must be cut out and pasted on the back of any one photo sent in and be signed by the Competitor.

A Competitor may send in any number of photographs, provided they are sent in one parcel and accompanied by a Coupon. One Coupon will be sufficient for each parcel, whether it contains one or more photos.

No photographs will be returned under any circumstances, but will remain the property of the Editor.

The winning photo for the month, together with such other photos that the Editor may deem worthy, will be reproduced in THE LUDGATE, together with the winner's name and address.

The Competition for March will close on the 30th March and the winner will be announced in our May Number.

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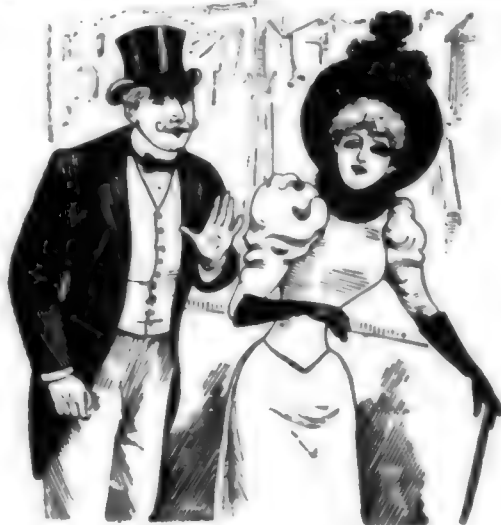
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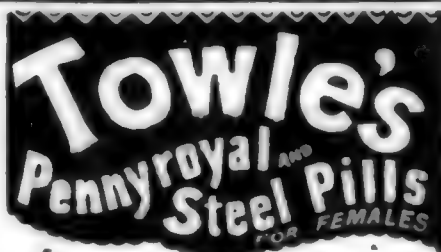
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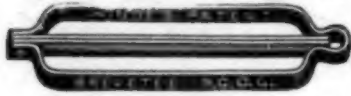
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